





THREE PER CENT. A MONTH,

OR THE

PERILS OF FAST LIVING:

A WARNING TO YOUNG MEN.

BY

CHARLES BURDETT,

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"MARION DESMOND," "NEVER TOO LATE," ETC., ETC.



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TO THE
HON. AMBROSE C. KINGSLAND,
EX-MAYOR OF THE CITY OF NEW YORK,

This Book
IS RESPECTFULLY INSCRIBED,

BY HIS SINCERE FRIEND,

THE AUTHOR.

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THREE PER CENT. A MONTH.

CHAPTER I.

LOOKING FOR A HOUSE.

Two gentlemen are seated in the elegant library of the fine mansion owned and occupied by Mr. Hardman, in one of the great thoroughfares which cross the city from river to river.

The room is handsomely and appropriately furnished. Oak panelled paper, frescoed ceilings, oaken book cases filled with standard works, oaken arm-chairs of the most luxurious shape and pattern, and even the carpet was of a color to match the rest of the apartment.

The month was April 185—; the weather so pleasant and mild, fires were unnecessary, and the occupants of the room were seated each in his arm-chair, enjoying a fine Havanna, and engaged in intimate and friendly conversation.

Mr. Hardman, the elder of the two, was one of the merchant princes of New York—one who had amassed a very large fortune by frugality, industry, strict integrity, and a

rigid adherence to rules and principles, which, having laid down at the commencement of his career, were never swerved from in his after years.

Having lived thus himself, he felt that any one possessing common sense enough to know right from wrong, could accomplish as much as he had done ; and he was rather inapt to overlook any deviation from the rules upon which he had so successfully practised, and which had brought to him honor and esteem from all classes, and a fortune, which, being invested with great sagacity, yielded an income sufficient for more than his wants, and ample enough to justify any luxury in which he might choose to indulge.

His companion, Robert Arnold, was some twelve or fourteen years the junior of the two. A pleasant, lively, active, bustling man—well meaning in all things—credulous to a fault, and hopeful even to folly ; for a single ray of sunshine in his path, was to him the dawning of an era of prosperity.

He was recently established in business in one of the down-town streets, having formed a good connection with a couple of salesmen from establishments similar to that in which he had been engaged for many years ; and having a special partner who had invested twenty-five thousand dollars, his prospects were certainly very flattering ; indeed, the business of the first year had prospered so far beyond his expectations, he was in the highest spirits.

“ And so you have really bought the house ? ”

“ Why, not exactly bought it, but I am to give a positive answer to-morrow. I wouldn't conclude the bargain without consulting with you. Now, what do you say ? ”

"How much are you to give for it?"

"Eleven five—"

"And how much down?"

"Only three thousand—the other eighty-five hundred are to stand—three thousand for three years, and the balance for an unlimited time."

"Don't you think it would be as well to hire? You could get a house large enough for your family for less than the interest of this one you talk of purchasing."

"Oh, no, how wildly you talk!"

"Come, let us see. Seven per cent. on eleven thousand five hundred, is"—

"Ah, but you must not count that way for rent. Of course, I don't count interest on what I pay down."

"You don't—very well—you may have to yet, so you may as well begin now. But come, leave that out of the question. The interest on the balance would be five hundred and eighty-five dollars. Taxes and water rent make another hundred—say seven hundred dollars."

"Well, and you don't suppose I could hire such a house for seven hundred dollars?"

"Perhaps not such an one, but surely one large enough and good enough for your family now."

"Oh, no; this is a fine brown stone front, in a first-class neighborhood, and I am sure it will increase in value for some time to come. I am told by those who know, that it is a real bargain."

"I see there is no use in my talking; but if you will buy,

why don't you pay down more money now, and leave a smaller mortgage?"

"Oh, the seller don't care for any more at present, and I shall want the balance for my furniture and fixings."

"That is just what I am afraid of. The furniture and fixings in a first-class house, in a first-class neighborhood, cost something, and you will find it out, if I am not much mistaken."

"I know that, Mr. Hardman, but a man ought to have a home, you know, some time or other in his life."

"A man ought to be able to pay for it before he has it; that's my doctrine, you know—pay as you go."

"Of course, that's the true rule; but then, you know, I can always sell this for more than as much as I give for it. But, tell me truly, what do you think of it?"

"Why, if you have any money you can spare from your business, it is, perhaps, well enough to secure a home."

"I wouldn't purchase if I had not the means. My share of the profits last year was nearly seven thousand dollars."

"Well, that's encouraging, I must say. But don't you think it would be much better to allow that seven thousand dollars to remain in your concern and increase its capital, than to take it, or any portion of it, to purchase a house? You had better hire for a year or two."

"Upon my word, Mr. Hardman," said Arnold, half smiling, and half vexed, to encounter so many objections to a scheme upon which he had set his heart, "I can't agree with

you. I think a man is justified in enjoying all the comforts he can procure with the money he earns."

"Ah well! I see," said his friend, noticing the slight cloud on his companion's face—"you are bent on purchasing, but if you do, my advice is to pay at least six thousand down, and have the mortgage small."

"But how am I to get furniture unless I go in debt for it, and I don't want to do that?"

"And I don't want you to do that. Your family is so small now, you need not furnish the whole house, and because you are going into a first-class neighborhood, that is no reason why you should have first-class furniture."

"But I must have things in keeping with my house."

"Oh, if it comes to *must*, there is no use of my saying any more, only I would advise you not to let so much stand on mortgage—when that three thousand comes due, you may find it difficult to pay—you know there must be dull seasons, Robert."

"Yes, but I don't dread them; we are well established, and I have a first-rate run of customers; besides, they will increase every season—for each of us attends to our business steadily."

"What rent do you pay for your store?"

"Six thousand dollars."

"That's a high rent, is it not?"

"Well, I don't know but it is, but it is a first-rate stand for business."

"You meant to say first-class, Robert, and then it would

match your house. I really think as you have just begun, and don't know what may turn up in a year or two, you had better wait awhile ; all the houses in New York won't be sold in a year hence."

"Yes, but I don't believe I can get such another bargain."

"What does it cost to board your family now ?"

"About fifteen hundred a year I think, all told."

"And other expenses I suppose five hundred more ?"

"About that, I presume."

"Do you suppose you can keep a first-class house in a first-class neighborhood, for anything like that ?"

"Of course not. It will cost me from four to five thousand, I have no doubt. But I am making seven thousand a year."

"I don't see how you make that out. You have made it once ; but suppose your country customers don't pay up promptly, wouldn't it be better to have something you can fall back upon and save your credit ? Or suppose they go elsewhere and buy ; you know they will go where they can buy the cheapest goods."

"I know that very well, but if I make my seven thousand a year, and spend four, there are three to fall back on."

"And suppose you *have* to fall back upon it, and your three-thousand mortgage comes due, what will you do then ?"

"Oh, that's three years off. If I can't save three thousand dollars in three years, I had better give up business."

"Upon my word, Robert," said Mr. Hardman, speaking

very earnestly, "I think you are acting rashly. Because you have had a good year's business, and have got a few thousand ahead, you seem to think you must spend them right off."

"Oh, no, I am going to invest them. Surely you don't call it foolish to spend money on a house?"

"Yes, I do, till you are sure you can pay for it, and until you really need one. You are wrong, and mark my words, you will find it out yet."

"I am sorry you think so, but——"

"Don't say but. Board for a couple of years yet, and when you have saved enough to buy a house, buy and pay for it; give it to your wife, and then you have got a home. But it is no home so long as any other man owns more of the house than you do. I should not call this a home, if I owed two-thirds of its value to some one else."

"Well, I will think it over. I have not closed the bargain yet, and am not to give answer until twelve to-morrow."

"Talk it over with your wife. Tell her what I say, and——"

"Oh, she always sides with you."

"You asked my advice, Robert—I did not volunteer," said Mr. Hardman, a little hurt at the tone in which the last remark was uttered.

"I beg your pardon, Mr. Hardman, I did not mean anything by that remark: only I had made up my mind."

"Well, go home and unmake it as soon as possible," said

his friend, laughing. "But mark my words, as sure as you buy that house and pay so little down, you will never pay the balance."

"What folly to talk so ! Didn't I just explain——"

The conversation was here interrupted by the servant, who entering, announced Mr. Benson.

"Tell him 'to come in,'" said Mr. Hardman. "Sit still, Robert. I want you to see this man ; perhaps you may learn something from him ;" and as Mr. Benson entered, Arnold wondered what he could possibly gain in the way of information from such a man.

Mr. Benson was a young carpenter, who had only been in business for himself about three years, but he had acted ever with such promptness and integrity as to command the good will of every one for whom he had worked, and from none more sincerely than from Mr. Hardman, whose store he had fitted up.

Benson was educated much more thoroughly than many mechanics, and he found a decided advantage in that circumstance ; for being enabled to calculate to a nicety, he had been enabled to secure some handsome jobs, by underbidding older and more experienced men, who wondered how he could make money at such rates.

But he did make money, and what proved better than money to him, he made friends.

Mr. Hardman, who had awarded to him the fitting up of a very large store, took a great interest in him. He saw him superintending everything himself, and not afraid to

show his journeymen an example of faithful industry. This pleased Mr. Hardman, who, when he paid his last installment, told him, that if he ever needed a friend; he might call on him.

"Good evening, Benson," he said cordially, as the visitor entered; "sit down. How are the folks at home?"

"Thank you—all very well," said Benson, seating himself with perfect self-possession, and encouraged by the frankness of his reception.

"Well, Benson, how go matters with you? Busy now?"

"Very. I have come, Mr. Hardman, to see if you can help me a little. I have put in for a contract for fitting up a row of houses going up in Twenty-eighth street, and as it was awarded to me this morning, I shall be obliged to purchase a large quantity of lumber at once. By buying for cash, I know where there is a parcel I can get cheap."

"How much money do you want? I suppose that is what you mean?"

"A couple of thousand dollars, sir. I can give good security."

"Shall you make anything on the contract?"

"I expect to clear in the neighborhood of a thousand dollars, if I can go to work right away, as wages are a little down now, and if I can get this lumber. I can give you a mortgage on my house in Forty-second street as security, if you can let me have the money."

"How much is there on it now, Benson?"

"Not a cent, sir, or I would not offer it to you. I didn't buy till I could pay for it, and it is my own now."

Mr. Hardman cast a passing glance at Arnold, and saw that a very faint flush crossed his cheek.

"Yes, Mr. Hardman, I don't believe in owning a house, and paying rent to somebody else for it."

"How long do you want this money?"

"Not over three months. I shall finish the job inside of that, but I don't want to pay interest any longer than I can help."

Another glance at Mr. Arnold showed that he appreciated the full force of this remark.

"Well, Benson, give me your note at three months, and I'll discount it for you."

"Shall I see you in the morning?"

"No. Make the note now, and I'll draw a check for you."

It did not take long to do this, and Mr. Benson, with an earnest profession of thanks for the timely assistance so promptly rendered, received his check, and took his leave.

"Now, I like that man," said Mr. Hardman, as he heard the front door close. "He will be a rich man yet. He never does anything without calculating to a fraction how he is to come out, and he never goes beyond his depth."

"Ah, but he did this time. He had to come to you to borrow money to purchase lumber for this contract."

"Yes, but if I had not loaned it to him, he could have gone to any insurance company, and procured the money on

his house. Didn't you hear him say it was all paid for?"

"Yes," said Mr. Arnold, coloring slightly, but making no further remark on that subject. "You seem to take a great fancy to that man," he continued, evidently desiring to divert attention from himself.

"Well, I do. I saw him first when he commenced for himself. He hired a lot just above me in this street, and as I passed to and fro, I always saw him at work, early and late. I have seen him at work many a time before his men came, and after they had gone, and I made up my mind that he had the right stuff in him. I put him up to go in for finishing my store, and I advanced him money to get materials. I afterwards made some inquiries about him, and learned that he had always been prudent, economical, invariably saving something every week, so that when he married, he had saved up enough to buy and pay for a little cottage on Forty-second street which he purchased for a mere song. That cottage and lot are worth now five times what he gave for them, but he won't sell. He lives there contentedly—makes money, and is happy."

"Well, I see now what you mean by saying that I might learn something from him. I'll think it over about my house, and see you soon."

And after a few minutes passed in general conversation, the friends separated.

CHAPTER II.

THE HOUSE BOUGHT.

MR. ARNOLD was not in the best humor with himself or his friend when he left the house ; for, although he had gone there for the purpose of consulting and advising with him as to the purchase of the house, he was not exactly pleased to find so many objections raised—objections to which he had to yield the character at least of plausibility.

Mentally, he felt convinced that his friend had given him good advice, but he did not like it, for the reason that it ran counter to his wishes, when he had expected just the reverse from him, and he felt inclined to think Mr. Hardman somewhat censorious and over particular. On the road home, he stopped in at a seegar store to replenish his stock, and, as luck would have it, stumbled upon the agent who had brought the house to his notice in the first place, and who was urgent to have him secure so great a bargain.

This gentleman was much pleased at the meeting, and immediately remarked that he intended to have written to him in the morning concerning the house, because if he had

not made up his mind to take it, he had two other parties ready to jump at it, it was so great a bargain.

This was "a legitimate lie," but it had its full effect, and before Mr. Arnold reached his boarding-house, he had almost made up his mind to think no more of the croakings, as he termed them, of his friend Hardman, but to act for once on his own judgment.

Filled with these thoughts, he entered his rooms, and found there a couple of intimate friends, with their wives, who had called to pass the evening with him.

Fate seemed to be with him again, for one of those friends had that very day completed the purchase of a snug house for a moderate sum, and he appeared so happy at the thought of having a home of his own, Mr. Arnold actually envied even his anticipation ; but when, carried away by the enthusiasm of the moment, he declared that he too had that day *arranged* for the purchase of a house, the sparkle of his wife's bright eyes, and the pleased expression which crossed her features, settled the business, and the house was on that instant resolved on as a fixed fact.

They passed a very pleasant evening, building castles upon the foundation of going to housekeeping in their own houses, and many were the snug parties arranged for the winter evenings, and the pleasant afternoons to be passed in an interchange of visits.

After his friends had taken their leave, Robert communicated to his wife the conversation held with Mr. Hardman, at which her countenance elongated considerably, for she, with

a woman's true tact, placed unbounded confidence in the judgment and experience of Mr. Hardman, as well as the utmost reliance on his well-tried friendship.

"Well, Robert dear," she said, with an expression which showed that she was struggling between her own wishes and the desire to conform to the judgment of their friend, "had we not better stay here another year at least? Perhaps you can get the same house then; if not, we can surely get another."

"No, Belle, I have resolved to purchase this at once, even if I don't move into it. I dare say I could sell it immediately at an advance of a thousand dollars," though, to tell the truth, he hardly believed himself as he spoke; "such a bargain is not to be had every day, and I won't lose the chance, if I can help it."

"But Mr. Hardman, I am afraid, won't like it. You go to him for advice, and then do exactly the reverse of what he counsels."

"Oh no; you put things in the wrong light, Belle. He only thought that if I was going to buy, I had better pay more down at once. He did not object so much to my buying."

"But why don't you do as he says, then?"

"We must have something to furnish with—and the house must be painted and put in perfect order."

"Why, I thought it was in order now?"

"Oh yes, of course it is, but then as long as I am going to own it, I want to have it fixed to suit myself. No, I

can't pay any more down, without going in debt for my furniture, and I won't do that."

"No, that would not do, of course," replied his wife, very firmly, not perceiving how very little difference there was in reality between running in debt for a house or for its furniture. "Of course not, that I know Mr. Hardman would condemn; I declare I don't know what to do."

"I tell you what I will do, Belle," and he drew a quarter of a dollar from his pocket; "I will toss up—head for the house," and up went the coin, and head came uppermost.

"There, there's no use of saying another word about it Belle. Heads have it, and the house is ours;" and having thus satisfied his conscience, for he felt a slight twinge of self-reproach at the disregard of Mr. Hardman's excellent advice, he kissed his wife, and told her to make up her mind to go to housekeeping, as soon as he could get the house in order.

It was then arranged that they should remain where they were until everything was in readiness for their removal, and meantime they would keep their own counsel, and not say a word to any of their friends on the subject, for it was intended, as soon as they were settled, to surprise them by an evening party in their own house.

The next morning, half-an-hour before the time appointed, Mr. Arnold was at the broker's, and having signed the necessary papers, he drew a check for five hundred dollars as a deposit, and went his way rejoicing, to his store.

If he had only waited that half hour—but no matter—let things speak for themselves.

As he was moving onward, with his head very high in the air, for he felt already the care, dignity, and consequence attaching to a house-owner, he was accosted by an old friend, who could not help laughing outright at the expression of Arnold's face.

"What are you laughing at?" he inquired.

"Why if you could have seen your face as I saw it then, I think you would have laughed too—what have you been doing?"

"Nothing to laugh at, Frank. I have just bought a house."

"Oh, that accounts for it. Really, you looked as if you had the cares and responsibility of the country on your shoulders, and after all it was 'only' 'our house.' Really, Robert, I hope you will never be a very rich man, if one house affects you so. Where is it?—how much did it cost, and so forth?" inquired his friend talking his arm familiarly.

"In Twenty-second Street, No. —, and the price eleven five. That's a business answer, eh?"

"Well it is. When did you buy, and from whom?"

"Not ten minutes ago, and from Mr. Martin."

"Well, if I had met you ten minutes sooner, I could have given you some good advice."

"As how?"

"Why, by telling you that if you had gone to the owner of the house, you could have got it for eleven thousand, and that it will cost you over five hundred to put it in order."

Mr. Arnold looked rather incredulous, but his friend continued—"I know, this, Bob, for I know of one at least, to

whom it was offered at eleven thousand, and who refused it because it would cost, at the lowest estimate, five hundred to put it in decent order."

"But I went through every part of it. I am sure it looks to be in excellent condition."

"You were not brought up as a builder, I believe?"

"Not exactly."

"Well, my friend had it thoroughly examined by a builder, and that was what he said. But it ain't so very bad after all. It's a fine growing neighborhood, and I have no doubt that in a year or two the rise in property there will more than make you whole for all you have to spend."

Arnold's countenance brightened up a little at this, but he was a little, a very little vexed at the broker who had managed to get five hundred dollars out of him more than the owner asked for the house. However, he made up his mind to be more careful hereafter, and to keep a sharp look out. It was too late now to remedy it, and what "could not be cured must be endured." And so the house was bought, and great was the rejoicing of husband and wife when the act was consummated. They fairly ached to speak of it among their friends, but true to their promise to each other, they forebore, fully resolved to have a grand time when they moved in, and received their friends in their own house for the first time.

On the first of May, in accordance with the custom much more honored in the breach than in the observance, the occupants of the newly purchased house moved out, and Mr

Arnold and his wife were afforded an excellent opportunity of examining their bargain.

To say that their faces elongated considerably, would be but to say small portion of the truth. At first they were sad—then mortified—and they wound up by getting decidedly angry. The house had been built to sell, and being handsomely furnished at the time of the purchase, looked to be in perfect order.

But now, with empty rooms and bare floors, all the glaring defects were plainly visible. The floors were laid with the most common pine, and very unevenly at that. The sills were shrunken, and in many places loose. The window frames jarred, and the windows would scarcely open, or shut when opened.

But the house was theirs, and they must make the best of it. With something very like a qualified oath, Arnold locked the front door, and put the key in his pocket, and telling his wife to go home, he started for Mr. Benson's shop ; for he knew that he would give a correct estimate as to the sum needed to put the house in order.

Mr. Benson was not in, but leaving the key with his foreman, Mr. Arnold requested that he would go around and make the necessary examination and estimates, letting him know the result as early as possible.

The next morning Arnold received the required document from Mr. Benson. It was in black and white, and there could be no mistake. It footed up five hundred and seventy-nine dollars, for actual necessary repairs. Then it must be

painted, which would cost two hundred and fifty more, at least, according to the plan and designs he had adopted. He grumbled terribly at the imposition which had been practiced on him; but bottling up his wrath, he made up his mind to pocket the thousand dollars of loss, and say nothing about it.

Mr. Benson received directions to go on with the repairs at once; the painting was commenced, and in two weeks his house was ready for occupancy; and, to tell the truth, when this was all completed, the house looked so well, and so comfortable, Arnold fancied he had not made such a very bad bargain after all.

The furnishing was commenced, and by the time it was finished, Arnold found that not only was his three thousand cash, which he had left after the payment on the house, gone, swallowed up by his repairs, painting, and furniture, but he had given out notes for nearly two thousand more, on account of furniture, which he was obliged to procure on time, or go without. True, it was not absolutely necessary, for his parlors would have looked very well in the summer without the splendid curtains which cost four hundred dollars for the four windows, but then, they would have to be bought at some time, and he might as well have them now as ever—and they *were had*.

But to leave these details, the house was completely and elegantly furnished, and it was with an emotion of pride and happiness, Robert Arnold hailed his wife as she entered the elegant parlors, as the mistress of her own house.

The children (for they had two, Robert and Ida) were

frantic with delight ; for after being penned up in one room in a boarding-house all their lives, the freedom of this beautiful mansion, with its many and elegant rooms, was a luxury which they could well appreciate, and the happy parents participated in their joy.

On the evening of the day which saw them for the first time occupants of their own house, Robert and his wife paid a call on Mr. Hardman ; and while Belle was in the parlor with Mrs. Hardman and the children, Robert found his way to the library, where Mr. Hardman was seated, looking over some accounts.

"So, you've done it, Robert?" was his salutation, pointing to a seat, which Mr. Arnold took, with a laugh not at all hearty.

"Why, how did you know it? Belle and I agreed not to say a word about it until everything was done, and then we were to have you and your family around at tea."

"Benson told me. A precious bargain you have made, Robert. If you had sent Benson there before you purchased, you might have saved some hundreds."

"Oh, well, that can't be helped now. I did put my foot in a little, but I think I shall know better next time. Really, Mr. Hardman, now it is fixed and furnished, it is an elegant house, and worth all I have paid on all hands.

"Now, we want a promise from you to keep yourselves disengaged next Friday evening. We are to have some friends to warm our new house, but without you there would be no real pleasure. You will come?"

"I leave these things to my wife. Of course, if she has

no engagement she will be there, and I will come around during the evening."

Knowing Mr. Hardman's peculiar dislike to large companies, Arnold was glad to have obtained this promise, and after a pleasant evening, they returned to their own house.

CHAPTER III.

THE FIRST SUMMER IN THE COUNTRY.

It is not necessary to the purpose of this tale to describe in detail the party which Mr. and Mrs. Arnold gave on the occasion of "warming their new house." There was the usual quantity of silks, satins, laces and jewelry. Every thing was publicly admired and commended as displaying the most admirable taste, while, if either could have heard the remarks made in private among some of the guests, at the profuse extravagance of every thing which surrounded them, they would not have retired at the close of the party quite so self-contented as they did.

About eleven o'clock, Mr. Hardman, who had been attending to some important business in the lower part of the city, came around as he had promised, and according to his usual custom, he entered the rooms unannounced, and desirous of avoiding notice.

He was fairly dazzled with the glare and luxury which surrounded him. Rich velvet carpets, large and costly mirrors, superb chandeliers, damask covered furniture, in fact

every thing in the room corresponded to the character of the house and the neighborhood, as it had been named by Robert—it was *first class*.

A frown contracted his brow, for his experience told him how much this must have cost, and he could not help feeling a pang of disappointment, as he saw how foolishly extravagant Arnold had been in his expenditures.

Mentally renewing the prediction which he had made when the subject of the purchase was first made, he gave another sigh over the folly of his young friend, and in a moment afterwards, found himself seized on either hand by Robert and his wife, for they both warmly loved him, and as they had said, without his presence the party would have been dull indeed.

The evening passed over as all other evenings, devoted to similar senseless purposes, must. One by one, or rather, in pairs, the delighted guests departed, and when the door closed upon the retreating forms of the last couple, Robert and Belle threw themselves each upon a sofa, and exclaimed in the same breath, “what a delightful evening !”

And now that the house had been purchased, furnished, occupied and warmed, they must settle down to the ordinary routine of daily duties ; and each performed their part well.

Robert was as prompt and as attentive at his business as ever, and prosperity continued to smile upon his efforts. Indeed she fairly laughed outright, so that Robert's heart was gladdened, as he felt how little chance there was for the realization of Mr. Hardman's croaking predictions.

True, he found his expenses considerably—nay, largely increased. Every day or two his wife wanted money for the house, and occasionally for herself and the children; for living now in such a house and in such a neighborhood, they must dress accordingly, and they did dress

Robert made no objections, for he too had something of that pride which leads too many men to go beyond their depth for appearance's sake, and as their business was increasing beyond their expectations, he saw no reason why he should not live in the same style as many whom he knew were not doing half the business he was.

July came around with its broiling sun, and hot winds, and Belle and the children were almost stifled with the heat. In vain they walked up and down Broadway every afternoon—that did not refresh them—there was so much dust, and the air was so foul. Indeed they ought to have a change of air. Besides, there was nobody in town. All their friends and acquaintances had gone to the country, and they ought to go, too.

And of course they went. Mr. Arnold found a very beautiful boarding-place on the banks of the Sound, about an hour's ride from the city. He could come out every evening, and reach the city quite early enough in the morning, for at that season of the year, business was not very brisk. The price for the whole of them was only forty dollars a week, but then they had two rooms which looked out upon the Sound—a fine lawn for the children to play on, and plenty of woods near at hand in which to ramble.

So the house was shut up, the cook and chambermaid were discharged, and with the nurse they moved to their new quarters.

Much to his delight, Robert found two of his city friends among the boarders, and this made their residence much the more pleasant. It was arranged that when business allowed, they were to stay up from the city for a week, and get up riding, sailing, and fishing parties, in which they were to have a grand time generally.

Only one thing more was wanted to complete their happiness, and their establishment.

Mr. Arnold's city friends each kept their horse and wagon, and it was so pleasant for them when they came up in the afternoon, to take their families riding in the cool of the day.

Mrs. Arnold had been indebted several times to each of her friends for pleasant rides, and began to think how pleasant it should be, if Robert only had his horse. She wondered to herself how much a horse and wagon would cost, and if Robert would get one if she were to ask him. He might get a very gentle horse, and she could drive out with the children, and that would be so pleasant.

She did not, however, say anything to her husband, for her conscience told her that it was quite an unnecessary piece of expense, no matter how much it might add to her present pleasure.

One day Robert failed to come up in the usual train with his friends, and as she thought business had kept him, she

accepted an invitation from one of the gentlemen to ride with himself and his wife.

They took the road which led to the city, and the afternoon being very lovely, they were having a charming time. About five miles from the village in which they were stopping, they saw a gentleman in a top wagon, driving very leisurely towards them, and as they came within recognizing distance, Belle fairly screamed with delight, for it was her husband. The meeting was hailed by every one with pleasure, and Belle saw through the whole at once.

Robert had wearied of being always under obligations to his friends, and had purchased a horse and wagon. "Dear, good soul!" how she thanked him in her heart, and wouldn't she kiss him when she reached home.

Of course she gladly left her friend's wagon, and seated herself beside her husband, who in a few words explained that he had indeed purchased the establishment that day. "But," he continued, "of course I only want it while we are in the country. I shall sell out as soon as we get home again, and I can easily get all I gave for it."

"What did it cost, Robert?" she said, looking admiringly at the beautiful establishment, for it was a very neat and very elegant turnout.

"The whole 'cost me six hundred and ten, including harness and all the fixings. The horse, Belle, I call him Bob, is worth the money. Wait till he rests a day or two, and I will show you what he can do—only don't say a word about that."

"Of course not," said Belle, who was too happy to think of saying or doing anything he did not like at that moment, and she feasted her eyes again on their establishment.

"Who would have thought, Robert, five years ago, when you were getting a thousand a year, that we should ever own our house, and keep a horse?" and she looked in his face with an expression of such perfect love and happiness, he did not wait for his kiss until he got home, but stole one on the spot, at which Belle was not at all displeased.

And Robert Arnold, who, five years before, was getting a thousand dollars a year, and who was then very glad to get it, was actually the owner of a house, besides being the sole proprietor of a horse and wagon, and he thought he was very happy.

July passed off, as it does every year. Robert and his friends had their riding parties, sailing parties, and fishing parties, to say nothing of other parties to fill up the void.

It was one continued round of miscalled pleasure, excitement, and extravagance, but hurried on by circumstances which they could not, because they made no effort to, control, Robert and Belle went with the tide.

August came around. Business was at a dead stand still in the city. Robert had his time on his hands, and Belle begged him to stay up with her and the children. But the excitements and pastimes of July did not satisfy August, and one evening when the three families were seated on the back

piazza, in the clear soft moonlight, the subject of a tour of pleasure was broached.

The gentlemen jumped at the idea—the ladies were in ecstasies, and in half an hour after the matter had been first named, it was arranged that they were to start on the following Monday.

Niagara first, then return to Saratoga for a week, and then to Newport for two or three days. They would be absent not over two weeks in all, and they would undoubtedly have a delightful time.

The next morning the three ladies came to the city with their husbands, on a shopping excursion, for they must of course have travelling hats, and travelling trunks, and travelling dresses, besides dresses for Niagara, Saratoga, and Newport ; and a nice time they had of it, and a nice bill they ran up for their husbands to pay. But they were paid, and the ladies were perfectly happy.

They followed out the programme to the letter—Niagara, Saratoga, and Newport, and returned to their country home just before the close of August. As business would commence again early in September, the gentlemen made arrangements for returning to the city by the tenth of that month ; and the second week in September saw Mr. Arnold and his wife once more in their own home, after a very short season of gaiety, dissipation, and extravagance.

Robert did not find a purchaser for his establishment at a price to suit him, so he determined to keep it until it was too cold to ride, and every afternoon when he could, with

any propriety, get away from the store, he was to be seen "on the road."

True, it did not cost him but twenty dollars a month for his horse keeping, and what was that when he was getting eight or nine thousand a year? But then there were other expenses on and off the road, which swelled his monthly bills considerably, as he found out when he came to settle up.

This continued until business demanded all his attention, when, finding he had no time to ride without neglecting his store, he sold his establishment for about half of its cost, and with the proceeds paid one of the notes he had given for his carpets. So that was off his mind.

When cold weather set in, the party season came with it, and it was one incessant round of going and coming. Of course this all cost money, but the business of the concern could afford it, and it went. And so matters continued until the near approach of the new year, until which time let us leave this gay and happy family in the first season of their probation in their own house.

One incident, however, and it was a very trifling one, must be mentioned, as it concerns and connects the parties thus far brought to the reader's notice.

One Sunday, after their return from the country, Mr. Arnold and his wife were returning from church with the children, when they perceived Mr. Hardman just ahead of them, walking along very leisurely with his hands behind him, and they quickened their pace in order to catch up

with him, but just as they were within speaking distance, he started forward, dropped his hands, and hurried on.

The meaning of this movement was apparent in another moment, for he stopped to shake hands very warmly with a lady and gentleman who were coming in the opposite direction, and whom he appeared to greet with great cordiality. At the first glance they seemed to be strangers to Mr. Arnold, and he was wondering who it was that Mr. Hardman, generally so unimpassioned and cool, should greet with such evident cordiality.

A nearer approach sufficed to show that it was Mr. Benson and his wife, a pretty, modest-looking woman. Mr. Benson looked the perfect man in his bright, handsome-fitting suit of black, and his wife was dressed neatly and tastefully, but without any attempt at display, while Mrs. Arnold was all flounces and laces, and feathers and ornament, and even the children were dressed more like a couple of show dolls, than animate beings.

As they approached, Mr. Benson bowed very cordially to Arnold, and extended his hand, which was taken with something like hesitation. The introduction of the ladies took place, and after a few very commonplace remarks, they separated, Mr. Hardman joining Arnold and his wife.

"That Benson is a fine looking man," said Mr. Arnold

"He is more than that," was the reply of Mr. Hardman, with more emphasis than seemed called for by the remark.

"He will be a leading man yet in his business."

"What is his business?" asked Belle.

"A carpenter. You ought to know, Mrs. Arnold, as it was he who put your house in order."

"Oh!"—that was all she said, but it meant a whole volume.

After leaving Mr. Hardman, Mr. Benson was the subject of conversation between Robert and his wife, and the highly-dressed lady of the gentleman who owned his house and kept a horse, was very slightly indignant that any introduction had taken place at all. Five years ago, and she might not have thought so, but "*Honores mutant mores*," and the incident is only narrated, as slightly characterizing the changes wrought by one season of prosperity.

CHAPTER IV.

THE CARPENTER'S WIFE.

TOWARDS the close of the year, Mr. Hardman was waited on one day at his office by Mr. Benson, who, as he said, preferred not to trouble him at his house on business.

"Oh, never mind that. Come always and when you choose ; I can talk of business any where. Well, how did you get on with that contract, Benson?"

"I made what I expected to, within a few dollars ; but I have a much larger one on hand, on which I shall clear three or four thousand dollars —that is, if the houses are closed in, so that I can work through the cold weather."

"Indeed, I am very glad to hear it. Do you require any assistance with that?"

"None at all, I thank you ; I have come on a different matter. I have sold my place in Forty-second street."

Indeed ; what was your motive in doing that ? I thought you had a snug place there, and it was growing every day."

"True ; but I found a customer, or rather he found me, who offered seventy-five hundred cash for it. The house,

you know, was not much, but I thought it was full as much as the property would ever be worth, and I let him have it. It stood me in only twenty-one hundred dollars, and I have lived there four years."

"But what are you going to do with your family?"

"My family don't amount to much, you know. There is only Mary and the two young ones, and we have made up our minds to board for a few years. If business goes on and prospers as it has done, we can have another house as soon as we choose. Indeed, we might have it now, but I rather think it better to put this money out for the present. I have means for all my present business, and there is no use in having it idle."

"And has your purchaser paid you?"

"Yes; here is a certified check for the whole sum. I would not let any stand on mortgage, as I thought I could do better with it."

"And what do you propose doing with it?"

"That's just what I called to see you about, if I am not troubling you too much."

"Go on," said Mr. Hardman, a gratified smile stealing across his fine, noble face.

"Well, I called to ask if you would not advise me as to the best manner of investing it. In fact, I want you to invest it for me. I am a good enough mechanic, and I find I can make some money, yes, and save it too; but I am too busy with my work to know much about money matters, except as far as my own business goes. Now, will you

oblige Mary and me by putting this out in such a manner as you think best? Put it out just as you would for yourself. Will you do that much for me?"

"To be sure I will, if you are willing to trust to my judgment. But why don't you leave some of it on bond and mortgage?"

"Oh, there is too much trouble about titles, and I may get into a lawsuit before I know it. No, put it where I can realize at any time, if I see fit;" and he handed Mr. Hardman the certified check.

Mr. Hardman wrote a receipt for the money, with a guarantee of seven per cent. interest until invested, which Benson put in his pocket and took his leave, with a smile of intense satisfaction.

Mr. Hardman followed him with his eyes until the office-door closed upon him, then scanning the check for an instant he put it in his bank-book for deposit, and resumed his writing.

On the evening of that day, or rather late in the afternoon, as Mr. Benson was passing homewards, he saw on the corner of Ann and William Streets, a woman picking over a barrel of coal ashes, and putting the few pieces of coal which the carelessness of some servant had left, in a small covered basket.

As he passed her, she raised her head, and he saw that she was an American woman, perhaps thirty years of age. In that he could not be mistaken. His attention was then more particularly attracted to her, and drawing forth a half-

dollar, he approached her closer. Her dress, though of the most common kind, was studiously clean, and her whole appearance was very far above the occupation in which she was found.

Seeing that she was observed, she drew her hood quickly down, not so quickly but that Mr. Benson could perceive a deep flush come to her face, and hastily stepping up, he said, at the same time tendering the coin he held in his hand,

"You don't look as if you ought to be doing that. Take this."

The tears gathered in her eyes as she received the coin; stealthily glancing around, to see if the movement was observed by any one, and drawing her hood still closer down, so as almost to hide her face entirely, she said,

"I thank you very kindly, sir," and made a movement as if to go on.

"Come, come, madam, poverty is no crime. Don't be ashamed of it. It is hard to bear, I *know*."

"You know! God bless you then, you can feel for me, for I am poor enough, Heaven knows."

She said this so earnestly, raising her face to Mr. Benson's with such a look of deep sorrow and suffering, he felt his eyes grow moist; and as the woman, in raising her head to address him, afforded an opportunity of seeing her features, he observed that she was pale, and her face was pinched up, as if by want and suffering, though she had evidently been almost beautiful.

"Where do you live? Have you any family? How came you to be picking coal in the street? You must be badly off indeed. You have a home?"

"I am doing this to keep my children from freezing."

"Good Heavens," exclaimed Mr. Benson, "children, and freezing! "Where do you live? I will go home with you. Come, show me the way."

"As you say, sir, I feel that my poverty is no crime, and for my children's sake I will have no false pride. You shall go *home*, if you please, with me," and she uttered that word with such a melancholy expression, Mr. Benson was fairly startled.

They walked on in silence for a few moments, and at length he said,

"Have you a husband living? Oh, I beg your pardon; of course you have not, or you would not be suffering so. Are you a native of this country?"

"Of this city, sir. I have a husband—God help him, for I am afraid man cannot—I fear he is gone past all hope."

"Why; is he sick?"

"Worse than sick, sir. But you can see for yourself, here we are;" and she stopped in front of a large four story tenement house in Cherry street.

Mr. Benson looked at the house with something of surprise, for with all his experience he had never yet entered one of these vile blots on the fair fame of our city.

Passing through the dark and narrow entry into the yard, which was filled with ashes and filth of all kinds, she

descended into a back basement, followed by her wondering companion. As he descended the steps, slippery with dirt, and entered the foul den, for it could be called nothing else, he wondered if it was possible for human beings to live in such a place. It was so dark at first he could not distinguish anything, for the apartment was lighted only by one small window, and that so covered with dirt and ice, it almost excluded every ray of light. Closing his eyes for a moment, in order to be better enabled to see, as he opened them he perceived a mass of something in the farther corner.

It was his companion kneeling on the floor, by the side of a pallet of straw, over which was spread a ragged counterpane, and on it were lying two children, the objects of the fond mother's care.

Save this, there was not one single article of furniture in the room—not the semblance of a chair or table; nothing but that straw and those rags—and this was *home*!

Mr. Benson was so overpowered, that for a few moments he could not speak; but having now recovered sight enough to distinguish objects in the dreary apartment, he gazed around in stupefied amazement. But save those rags and the kneeling mother, nothing met his eyes.

Turning to her, he was about to speak, when a motion among the rags, preceded by a faint cry of a child in distress, stopped him, and a feeble voice said—

“Oh, mother, is that you? I am so cold and hungry. Little Nelly is asleep. Yet, poor thing, she cried with the

cold after you were gone for ever so long. I am so hungry and so cold."

Mr. Benson could not stand this, for the thought of his darling at home, his petted, idolized Nelly—for he had a Nelly too—was too much for him; and leaning his head against the bare, damp wall, he gave way to tears which honored manhood.

"In the name of Heaven, madam," he said, when he found tone to speak, "why are you here? Do you really live here?" and he gazed again around the cheerless, desolate apartment, with its sunken floor, half covered with ice—the empty fire-place—everywhere the most abject poverty met his eye, and the conviction of the suffering endured by those who called it *home*, chilled him to the very heart.

At the sound of his voice, the child who had addressed its mother, rose up from the rags which served the double purpose of bed and covering, and staring at him with a look half of terror, half of hope, threw her arms around her mother's neck, while scalding tears were rained upon her shrunken shoulders.

The mother arose, the child still clinging to her neck, and Mr. Benson saw that it was indeed the personification of poverty and suffering. Its clothes, if indeed the rags which covered her could deserve that name, scarce sufficed to cover half its skinny body. The lips were blue with cold, and her little teeth chattered, as the cold, damp air struck to her unprotected person. Her eyes, deep set in their bony sockets, glared with the fierceness of hunger and suffering,

and her little thin, pinched face, told a whole volume of hardships and privations.

"Here, I can't stand this ;" and he emptied his pockets of all the change he had ; "buy some food, and something to keep these little ones from starving or freezing. Go quick. Poor things—poor things—God help them ! You say you have a husband ?"

"Yes, heaven help him, sir ; but he is a poor, miserable, debased drunkard. For many months he has been our curse, but he is my husband," and she buried her face and her tears on the shoulder of the child who still clung to her, as if assured of comfort and protection in her mother's arms.

"What is he ? Where is he ? Who is he ?" he asked nervously.

"My name is Scott, sir ; my husband is a carpenter by trade, and if he only would keep sober, he is a good workman. But you see what a curse rum has brought to us."

"A carpenter—so am I. Where is he ? I want to see him. The infamous scoundrel, to see his wife and children in this condition, when he can earn so good a living ! Where is he, I say ?" he asked, almost fiercely, for he was completely carried away by his feelings.

"I am sure I do not know. Sometimes we do not see him for a week at a time, and never when he is sober."

"Where can I find him ?"

"Heaven only knows, sir. He lives everywhere but with us. Perhaps he is in some of these rum-shops near by. Shall I go for him ?"

"No ; go buy some food and fuel. I can't stay any longer now. I will stop to-morrow morning as I go down town ; but if he comes in, be sure to keep him. I will be certain to see you in the morning. God bless you, good woman ; you have served to give me a good lesson to-day, and I won't forget it soon. There, never mind any thanks," he said, seeing that the mother was about to pour out the gratitude which was overflowing her heart, "I don't want any ; get something for yourself and the children, and be sure if he comes in to keep him. I will be here in the morning," and without waiting for any reply, he left the place.

As he was hurrying homewards, his thoughts divided between his Nelly at home and the Nelly he had just left ; he jostled a gentleman whom he was passing, and who, on on his turning around, he recognized at once. It was Mr. Arnold.

"Oh, Mr. Arnold, I am so glad to meet you," he said, slackening his pace to suit that of the gentleman addressed, and not very much to his satisfaction, for Mr. Arnold was dressed in the top of the fashion, while Benson had yet his working clothes on.

However, remembering that Benson was, in some degree, a protégé of Mr. Hardman, he forced himself into something like cordiality, and returned his salutation with apparent warmth.

"I am so glad to see you," he repeated. "You are just the man I want—I want some help," and as Mr. Arnold turned with a very broad stare at these words, Benson

laughed outright. "Not for myself, I promise you—not for me," and he laughed again at the mistake. "I have just left a scene of poverty, desolation, and misery, such as I never witnessed. I declare I could not sleep to-night if I did not think I could do something for the poor wretches ;" and without waiting for any questions he detailed briefly, and in his own blunt, straight-forward manner, the meeting with Mrs. Scott—the visit to her *home*, and what he saw there

Mr. Arnold listened with apparent attention and interest, and when he had concluded, said in reply :

"Why, to tell the truth, Mr. Benson, business is very dull just now, and we are overrun at the house and store with these kind of things. There are so many impostors, you know."

"Oh, I will give my word there is too much truth here, Mr. Arnold," he said, warmly. "Such suffering I never saw before, and never want to witness again. Come, I must have something—I can't let you off entirely. Only go with me in the morning to see them."

"Oh no ; I don't care for that ; I will take your word for it. I will give something if you insist upon it, but upon my word I am afraid you have let your feelings run away with your judgment."

"Go and see for yourself," said Mr. Benson, with warm-hearted enthusiasm—"go and see for yourself, and you won't say that."

"No, your word is enough," and Mr. Arnold handed the munificent donation of a quarter of a dollar.

Benson's first impulse was to tender it again to the donor, but decency forbade that, and he pocketed the coin, but made no more allusions to the poor suffering family ; he could not do so to such a man, for he knew that he was a prosperous and prospering merchant, but he felt that he had very little heart, and from that hour he lost all respect for him.

They parted on the corner of Twenty-second street and Broadway, for Mr. Arnold's first-class house was in that street, and Benson hastened on to his home, anxious to unburden his breast to one who he knew would not only sympathize with, but gladly co-operate with him in relieving the terrible destitution he had just witnessed.

CHAPTER V.

THE REFORMED HUSBAND.

As Nelly met her father at the front door, for she was on the watch for him, and sprang into his arms, he gave her a hug which almost squeezed the breath out of her little body, and a fervent but silent prayer arose from a sincere heart, that his Nelly might never be so unblessed as those from whom he had but now parted.

And Mary Benson, as she came up with her bright smile of welcome, received an embrace warmer than was even her wont. At the tea-table he narrated to his family the sufferings he had witnessed, and was amply repaid for the cold reception he had met from Mr. Arnold, in the tears of Mary and Nelly, while even Georgey could scarcely restrain his tears, young as he was.

The evening was spent in collecting clothes, and shoes, and stockings, for the wretched family ; a respectable bundle being gathered, and Mary and Nelly each added something more than a mite to the quarter of Mr. Arnold.

Charles Benson slept soundly and sweetly that night.

The next morning, immediately after breakfast, Benson started off with his bundle under his arm, and eight o'clock saw him in Cherry street.

"Here, good folks," he said, pushing open the door without knocking, "here is something my people have sent to you, and here, Mrs. Scott, is a trifle I have collected," and he handed her a sum sufficient to keep off cold and starvation for many weeks.

The poor woman could not utter one word ; her heart was too full for thanks, but her tears spoke eloquently, as with a little one clinging to each side of her clothes, she stood before him.

"Has he been home yet?" he asked.

"He went away not ten minutes ago. I dare say you will find him in the grocery next door. I did not dare to tell him I had any money, or he would have taken it from me."

"Show him to me ; I want to look at him," and without a word he ascended the stairs, followed by Mrs. Scott, who led the way into a small grocery as it was called, groggery as it was, adjoining the house in which she, with some hundred other families almost as poor as herself, resided, and called it *home*.

"There he is," she said, pointing to a man about the medium size, shabbily dressed, who was leaning on the counter, pleading with all the earnestness of despair, just for one glass.

"Not a drop without the money, Scott," was the surly

answer of the filthy, coatless vagabond, who called himself proprietor of the shop, and whose face showed a perfect acquaintance with the articles in which he dealt—"not a drop; you owe me a quarter now, and I won't trust you another penny."

"Only one glass, Mr. Grimes," whined the wretched drunkard, whose frame was fairly convulsed for the want of the stimulus on which he had so long fed. "I've got a job down on the wharf, and upon my word I will pay you to-night."

"You'll be too drunk long before night to think of anything or anybody. I tell you I won't give you one drop," and as he spoke thus decidedly, Scott turned around in despair, and Mr. Benson caught sight, for the first time, of his bloated, haggard face, and bloodshot eyes.

"Come here, Scott," said Mr. Benson, sternly, and the poor fellow, for he deserved pity, after all, reader, obeyed like a whipped spaniel, though he knew not why. The sound of his name, pronounced so authoritatively by a stranger, perhaps, startled him.

As he neared Mr. Benson, the latter said, in a tone as stern as he could make it, "Come with me," and wondering why he obeyed the command, Scott followed him out of the store.

"Now stand there till I come out," he said, pointing to the stoop of the house where Mrs. Scott resided, and again he was obeyed, while Mrs. Scott, who had returned to her cellar, was awaiting with fear and trembling, the result of

the interview ; for as soon as she had pointed her husband out to Mr. Benson, she had left the store.

"Mrs. Scott," he said, abruptly, " he is a desperate case, but by God's help I will try and save him. I am going to take him down town to-day with me, and I will keep him so busy, he shan't have time to think of drink. You have money enough now to do as I wish. Go directly and find some other apartment. Get out of this vile neighborhood. Buy such things as are actually necessary. Mind, you must do it at once. It must all be done to-day ; and when you have got fixed, come down," and drawing forth his memorandum book, he wrote the number of the street where he was working, and handing it to her, said : " and let me know. I will come home with him. There, never mind—thank me some other time," and he hurried off.

Scott was standing there when he returned, and saying only " follow me," he started for the lower part of William street, where he was fitting up a large building into offices.

" Here, William," he said to the foreman in charge, " keep this fellow hard at work all day. Don't let him out of your sight a minute, and don't give him a cent."

" Why, I know him very well, Mr. Benson. You have got the hardest kind of a customer to deal with. He is a first-rate workman if he would only keep sober, and he has got such a nice wife and two sweet children."

" I know it, William. I met them yesterday by chance, and for their sakes I am going to try and save him. But, mind what I tell you—don't let him off a minute. Now I

think of it, he hasn't had a mouthful to-day. Let one of the boys go with him down to the market, and give him some breakfast—mind, don't give him a penny."

"All right, sir," said William, who, knowing Scott well, as he had worked in the same shop with him, fully entered into the wishes of his employer; and one of the younger hands was sent with Scott, with strict instructions to give him a hearty breakfast, but not to let him have a cent of money, nor a drop of liquor.

Towards the hour for "knocking off," Mrs. Scott made her appearance, and was immediately recognized by William, who, having received his directions from Mr. Benson, took her new address, and bade her hurry home as fast as possible, as the "Boss" was coming up with Scott.

At the close of the working hours, Mr. Benson, who had returned and ascertained from William, Mrs. Scott's new residence, called him to his side, and said, in kind tones, "Well, Scott, how do you feel now?"

"Oh, better, sir—much better. I am tired, and awfully hungry."

"I hope you are not thirsty," he said, very meaningly.

"Not very, sir," said Scott, hanging down his head.

"Now, Scott, I know something about you and your family. You ought to be ashamed of yourself to act so—a good workman as you are, to let his wife and children starve, and all for rum. Now, mark me well—I will give you work if you keep sober, but the very first time you get drunk, as sure as my name is Benson, you shall go to the

Island for six months, and I will see that your family don't suffer."

"I'll try, sir," said the poor wretch, completely humbled by a kind word.

"No, sir ; say you won't. You can do anything, if you only think you can. Don't say try."

"I am much obliged to you, sir, for thinking of me at all."

"Why, Scott, to tell the truth, I don't think anything of you now, I think only of your wife and children, who were actually starving while you might have a good home for them. You ought to be ashamed to think you are a man."

"I know it, sir ; but, oh, it's got such a hold upon me."

"You talk like a fool. Think of your wife, and those dear little children, actually starving and freezing. Why, I saw your wife out in the street yesterday, picking coal out of a barrel of ashes, and she wife of a mechanic, and a good workman. Shame on you ! you deserve to be——"

"I know it, sir. I know I deserve anything. Oh, if I only could——"

"I tell you, you *shall*—there's no *if* about it. You must and shall, and if you don't, mark my words, you shall spend the next six months getting out stone. That's harder work than swinging a plane or an adze for two dollars a day."

"Yes ; but no body will give me work now."

"Didn't I give you work, and didn't I tell you that I would give you work as long as you are sober. What more do you want ?"

"Nothing, sir. I thank you very much. I'll try very

hard, sir, and I will—good night, sir,” and he was about to turn down Frankfort towards Cherry street, when Mr. Benson arrested him, saying,

“Not that way—come with me.”

“If you please, sir, I’d like to go home now.”

“Home, Scott ; do you call that filthy den a home for the wife and children of a mechanic like you ? I wonder how you can dare to look them in the face. Come with me, you can go home presently,” and he led him on until they reached Pearl street, turning up towards Broadway.

Scanning the number of the houses as they passed along, Mr. Benson at length found the one which had been named by Mrs. Scott to his foreman, and he entered the front door, followed by the wondering and scarcely sobered Scott.

“This is the house, I think,” and without a word he ascended to the second story.

Mrs. Scott heard his footsteps on the stairs, for gratitude had instinctively taught her who was coming, and she was standing in the door of the back room, anxiously looking out into the darkness below ; for having closed the front door, the only light shed upon the stairs came from the open door of her new apartment, for she had already faithfully obeyed the commands of her benefactor.

“Here we are,” said Mr. Benson, not noticing Mrs. Scott, but passing into the room, and turning to see how the husband and wife would meet. “Come in, Scott.”

With wondering looks the poor inebriate entered ; and at sight of him the children shrank away, as if dreading his

very presence. For an instant he stood lost in amazement. There was his wife, sure enough. Those were the voices of his children which he had heard, but this was not his home. He turned from Mr. Benson to his wife—from his wife to Mr. Benson, in speechless astonishment.

At length humanity regained its sway, and sinking on his knees, he buried his face in his wife's clothes, and clasping his arms around her, burst into tears.

They were tears wrung from the heart of a true penitent, and they were recorded in the Angel's book.

The children crept from their hiding-places, and gazed in wonder upon this unusual scene. Mrs. Scott had no power for words, but as hot scalding tears rained upon the head of him for whom, and through whom, she had so deeply suffered, her grateful heart poured out its thanks for this single moment of happiness, the first she had tasted in many a weary month, for of a truth, the husband who had been "dead to her, was alive again."

Mr. Benson joined involuntarily in his share of the tribute to emotions which he could not control, and for a few moments nothing was heard in that room, save the sobs and tears of the long parted husband and wife.

At length Scott, now perfectly sobered by emotions to which he had so long been a stranger, arose from his knees, and placing one hand on his wife's shoulder, and raising the other, with a solemn impressiveness which spoke his sincerity, said,

"As the Lord is my judge, and as I hope for forgiveness,

I will be a man once more. Susan, may God bless you, and give me strength to keep my word."

The man spoke out there, and with Susan Scott, Mr. Benson believed ; but he only said, with tearful eyes, as he took the hand of the reclaimed inebriate—

"I knew if you only said you would, you could. But I must go now. Be down early to-morrow, Scott ; William will set you at work."

"Not yet, sir," said Mrs. Scott, approaching him. "Oh, do let me thank you."

"Thank me ? What for ?"

"This home—these comforts—my husband restored."

"Your husband can do that best, by proving himself worthy of you. I mean he shall pay for everything."

"That I will, and work my hands raw to do it."

"I don't want that, Scott. Pay me by being a man. You have everything now to encourage you."

"May Heaven shower choice blessings on you. Come here, children," exclaimed the wife, forgetting all her past sorrows in her present happiness, and as they came at her call, she threw herself on her knees, with one by each side, and raising her hands and eyes to Heaven, poured out the grateful emotions of her heart, in an invocation for blessings on the head of her benefactor, so fervent, so eloquent, so earnest, he could not control himself, but burst into tears, and absolutely tore himself away, with a sensation of happiness at his heart, the like of which even he had never before experienced.

CHAPTER VI

THE FAST MAN'S HOLIDAYS.

It was the week before the holidays, and all the "world and his wife" were thronging Broadway, in quest of presents for loved ones at home. The little folks were fairly wild with delight, as they opened their wondering eyes upon the vast store of toys and presents of every conceivable kind which were displayed in the windows of so many stores on that great thoroughfare.

In the morning (it was the day before Christmas), Robert Arnold with his wife were out, for business down town at that season justified an occasional absence from the store.

They found too much to look at—much to admire—and of course, much to covet for the wee folks at home; and before he was well aware of it, some fifty dollars had slipped through his fingers for useless toys, which would not last beyond the New Year's day.

And while they were out, it was necessary to make some preparations for the reception of New Year's calls, and they too were made at an expense it is almost wrong to mention. Enough was contracted for to have kept a respectable family in marketing for a month.

"Well, Belle, what are you to have for your Christmas?"

"Oh, that's for you to say, Robert," was the ready reply.

"You know what I have so long coveted, and what you have so often promised when you could afford it."

"Really, I forget. What do you mean, Belle?"

"Because you don't want to remember," she said, playfully pinching his arm.

"Upon my word I don't, Belle. You have everything now that heart could wish.

"Indeed, I have not, Robert ; and as you have promised it, and I know you can afford it, I won't be put off any longer."

"Well, out with it. What is it your heart is set upon?"

"Didn't you promise me a piano as soon as you could afford to get one," said Belle, looking archly in his face.

"But, Belle, you know you don't play, and Ida won't begin these three years yet. Why, she's only just turned of six."

"Yes, sir ; but Ida's mother can learn, and Ida's mother wants to learn. How often you have said you wished I could play, to amuse you of an evening ; now I want to learn for your sake."

This was a fib, to speak in the most delicate manner, for Belle did not really want or mean to learn ; but she felt that her first class house, in its first class neighborhood, was not completely furnished without a piano, and her heart was set upon it."

Robert, however, took her as she spoke, and believing her

to be sincere, was flattered by her evident desire to please him. "You won't ask for, or expect anything else?"

"Of course not," exclaimed his wife joyfully, as she felt that the piano was her own; for to tell the truth, Belle had changed even more than Robert during the brief season of prosperity which had followed him, and was much more addicted to outward show for fashion's sake, than himself. In the fullness of his heart, he had from time to time told her of the prosperous business he was doing, and when she learned that he was making over seven thousand dollars a year, it seemed to her as if the purse of Fortunatus himself had been thrown in her lap. At least she acted so, for her calls for money had been incessant, and they were never refused. Her dresses rivalled those of many whose incomes were five times greater than her own. Her jewelry was more profuse and dazzling, and her ideas of her own importance were magnified more than fifty fold above all warrant.

She had been bred respectably, but in a very moderate position, and never dreaming of anything beyond a home and some one to support her, could not fully realize her present position.

True, she loved her husband; and now more than ever, because he was in a situation to gratify all her whims and caprices; and they had no limits, nor did she ever give herself the trouble to think that this might not last for ever. She was on the high road to wealth and fashion now. She was moving in a circle towards which a few years ago she looked with longing, admiring eyes, never even in her wildest dreams daring then to think of entering its precincts

But she was there—young, handsome, gay and admired. The height on which she stood was so great, it made her giddy to look down, and she would not.

Old and tried friends, who had known and loved her in earlier days, were dropped one by one, or driven away by her neglect to invite them to her numerous parties. They were not of *her set*, and she would lose caste by the association ; so the acquaintance was dropped.

Robert ventured several times to remonstrate against this course, as he thought it looked unkind ; but he was the weaker vessel, and invariably yielded, and the consequence was that he received his full share of condemnation as a purse-proud upstart, from those who felt that he was of a truth verifying the old adage, "put a beggar on horseback, &c."

But to the piano.

Belle saw that the victory was her own, and the next thing was to secure one in keeping with their house, its neighborhood, and its furniture, and with her position, for she prided herself amazingly upon that.

Partly by coaxing, partly by pouting, and partly by insinuations, she secured her end, and before they reached home, Mr. Arnold had given his check for two hundred and seventy-five dollars, and a note, at four months, for an equal amount, for a piano, which pleased his wife exactly.

They did not purchase any more presents that day, for even Robert felt that he had acted a little unwisely.

He was, however, very prone to let things take their course, and when the piano came home late in the afternoon,

and his wife went into ecstasies over it, and remarked that "now her parlors looked something like," he felt that he had done a good deed, in affording her so much pleasure.

True, it would not be of any use for months to come, so far as his personal pleasure was concerned, except as friends might drop in whom he would tax, but then it was necessary to complete the furniture of his house, and it was there.

Two days before the new year, the bookkeeper of the concern handed him the balance sheet of the business, together with his individual account. The former showed his share of the profits to be eight thousand two hundred and seventy dollars, and he had drawn eight thousand one hundred and ten, leaving him a balance of one hundred and sixty dollars. He felt that there *ought* to be some mistake, but he was very sure there was none. He could not realize how he had expended so much money in so short a time, but figures do not lie, and they stared him in the face. Eight thousand dollars in nine months, and how much did he owe?

Oh, he would stop this at once; that would never do, and cramming the papers into his pocket-book, he started for home in a frame of mind not very enviable.

At the tea-table, he threw the papers before his wife, who, glancing over them, opened her large black eyes very wide, and for a moment seemed, as she really was, exceedingly surprised.

"But, Robert dear, you really seem to forget how many expenses we had at the beginning There was the furniture

—that we've got, you know, and we've got the house, and-- and"—she could not think of any more to show for the eight thousand dollars ; but they had those, and there was some comfort in that.

True, he owed eight thousand on the house ; true, he owed yet nearly a thousand dollars on the furniture, half the price of the piano, and what was really due in other quarters he did not know.

Robert, however, did not retire that night until he ascertained his exact position, and he found that in addition to the eight thousand and odd dollars drawn from the concern, he owed nearly three thousand dollars more. This was almost frightful, and for a time he sat with his head buried in his hands, stunned, confused, and bewildered.

The remonstrance and advice of Mr. Hardman came vividly to his memory, and he could not help feeling how truly all of his predictions were likely to turn out.

While thus engrossed, Belle entered the room, and seeing the table filled with papers, at once conjectured the character of his occupation, and the nature of his thoughts.

Stepping softly up to him—for he was so deeply lost in thought he had not heard her enter—she stole behind him, and clasping her hands over his eyes, bent his head backwards, and imprinted a kiss upon his lips.

"Is that you, Belle ?" he said, in a sorrowful voice.

"Why, have you lost all your friends and relatives, Bobby ?" she said, half laughing. "You look as if you were a ruined man, and had lost every friend you had in the world."

"Not so bad as that, Belle ; but I didn't think I had gone on quite so fast."

"So fast ! why, dear, what do you mean ?" and she drew up an elegant easy-chair covered with crimson figured velvet, and throwing herself in it, with an air which seemed to say, "come on, I'm ready to argue with you ;" she awaited his reply.

"I mean that I have spent all I have earned, and a little more."

"And how much more ?"

"As much as used to keep us for two years before I went into business."

"And how much have you spent ?"

"Eight thousand dollars, besides what I owe."

Now Mrs. Arnold prided herself on her perfect coolness and self-possession. True, she was gay, thoughtless, and full of life, but she never suffered herself to be surprised, and she was not now. Eight thousand dollars, it was true, was a large sum, but he had admitted that he had earned it, and that was something she did not know before ; though, as has been said, she knew he was prosperous, and that she spent money accordingly. Her plans were laid on the instant.

"Well, Robert, and what do you mean to do ? What do you think of doing ?"

"Don't you think we had better give up this house ?"

"And what then ?"

"And go back to boarding."

"And what then ?"

"Why, it certainly won't cost so much to hire as it does now."

"And what then?" each time repeated with an imperturbable countenance, her eyes steadily fixed on his face.

"Only I think——"

"No, you don't think at all, Robert," she said, interrupting him. "Here, you have not had this house a year. You have furnished it elegantly. You have got into a fine neighborhood. You are making new acquaintances every day (and Robert groaned as she spoke). You have been admitted into the best society, and now what do you propose?"

"Yes, but, Belle, I can't stand it. If times come on as hard as they were a couple of years ago"——

"Do as others do."

"Yes, but I haven't anything to do with."

"Now answer me one or two questions. You admit you are doing a good business?"

"Certainly; eight thousand a year apiece is what I call a very good business."

"You have no idea it will grow any less, have you?"

"Not in the least. On the contrary, it is growing better every season. I shouldn't be at all surprised," he added, carried away by his enthusiasm, "if I made ten thousand the next year."

"You are in good credit now?"

"Perfectly."

"You are known as doing a good business?"

"Certainly."

"And now see what you propose. You want to give up the house, sell off the furniture, and go to boarding. What do you suppose would be the consequence?"

"Well?"

"Why, everybody would say you had failed, and was obliged to economize, and who do you suppose would trust you?"

Robert made no reply, but found refuge from the question by burying his face in his hands.

"Yes, and how everybody would crow over you, to think that you cut such a dash for a few months, and then went to pieces. Why, Robert, you couldn't do anything in the world that could hurt you half so much. Just think, it would go like wildfire that you had failed, for nobody would believe you acted so for economy's sake."

"I don't know but you are half right," he said, languidly raising his head.

"Right! Do you think I don't know human nature? No, Robert; you have got a first-rate start. Keep the reins in your own hands. If people only think you are rich, it is just as good as if you were. Take my advice. Of course you won't have so many expenses the next year, now everything is settled. Why, Robert, to hear you talk, one would think you hadn't a dollar in the world, nor a friend, nor anything to do, and here you are making eight thousand dollars a year, as you admit."

"Yes, and spending eleven, Belle."

“But you must not spend eleven. Of course you can’t live as you do now without some expense ; but, as I said, only make folks think you are rich, and it’s just as good as the money. Cut off some of the expenses ; but give up the house ! why, Robert, you might as well shut up your store, and give out that you were bankrupt at once. There’s James, I’m sure you don’t need him now that you don’t keep a horse. Discharge him, there’s two hundred dollars a year saved right off.”

“So I will,” replied her husband, springing up, and perfectly convinced by the reasoning of his wife.

Reader, there was a great deal of very bad advice, but a great deal of truth in what she said.

The result of the conference was, that Mr. Arnold resolved upon economizing by discharging a man servant for whom he never had any earthly use, and who was paid at the rate of twenty dollars a month, to black his boots and wait upon the table.

That was so long a step towards a reform in his expenditures, he did not think it necessary to take any more at present ; and having reached this conclusion, the conference was adjourned

CHAPTER VII.

THE FAST MAN AT SARATOGA.

Six months pass away very rapidly to those engaged in the cares and toils and troubles of business.

Let us suppose they have flown, and that July is again around, with its broiling sun and heated air, rendering a summer residence intolerable to those not led away by fashion or folly.

It was towards the close of the afternoon, on a very sultry day in that month. Everything human seemed to be afflicted with utter listlessness.

The place—Saratoga, where activity of any kind save that prescribed by fashion would have been voted vulgar. The idea of a promenade under the lofty trees which skirt the noble avenues in that far-famed centre of folly, sin, extravagance and fashion, would be pronounced intolerable. The only exercise permitted was that enjoyed in the crowded parlors of the hotels each evening, when with the thermometer at 90°, the votaries of fashion "threaded the mazy dance," (that is the poetical expression) ; and retired to their couches

wearied, exhausted, and mentally wishing that such a place as Saratoga had never been discovered. But to our story.

The time was about five in the afternoon, of a day which had been so sultry as to confine nearly all the inmates of all the hotels within the precincts of their own apartments, where they could lounge in elegant dishabille, purchased purposely for use at Saratoga, but seen by nobody save the proprietors. A refreshing breeze had suddenly sprung up, and aroused the sleepers, and the languid, listless, weary devotees, who longed for anything that would bring a change.

A crowd had gathered on the piazza of that temple of fashion, the United States. Equipages of all kinds, from the simple buggy with its one fast horse, to the gorgeous turnout, driven by servants in livery, awaited the beck of their owners. All was life, health, and animation.

"Oh, what a beautiful turnout!" was uttered by a dozen beautiful mouths, as a span of blood bays, attached to a light but really beautiful carriage, was driven up by a servant in plain blue livery. "What splendid horses—what a beautiful wagon! Did you ever see such light, delicate harness? I declare that is superb!" and a dozen pairs of bright eyes were on the look-out for the owner of this beautiful establishment.

He soon made his appearance, dressed, not fantastically, but in the height of fashion (the reader will please to reconcile those terms), and on his arm was leaning a lady—young, beautiful, and superbly dressed—rather too superbly

for a drive on the dusty roads which skirt that famed city.

Behind them came two children, about four and six years of age, led by a nurse, whose dress was as scrupulously neat as that of the lady was scrupulously fashionable. The children were dressed for exhibition, and as everybody looked at them, their parents' vanity was gratified.

This party got into the beautiful establishment, the object of so much admiration; and as the servant stood at the heads of the prancing horses, who were pawing and champ-ing their bits with impatience, throwing snow-flakes over their glossy coats, everybody admitted that this was *the* turnout of the place. Everybody said so, and so audibly that the proprietor could not fail to hear it; and as the spirited animals, freed from the grasp of the groom, plunged and snorted in their impatience to be off, he turned to the assembled crowd with a self-satisfied air, which said in just so many words, "Beat that if you can."

Reader, Robert Arnold was the proprietor of that establishment—the envy of the men, the admiration of the ladies. He had economized by discharging his man servant, who had been paid two hundred and forty dollars yearly, and had made up for the sacrifice by the present exhibition.

"Who is he? What is he? Where did he come from?" and a dozen similar questions were poured out as the splendid horses dashed off at a pace which betokened danger to any but one well skilled in their management.

Mr. Arnold's education, however, in that regard, had

been studiously cared for, since his first accession to the honor and dignity of driving his own team, and he handled the reins with a skill and dexterity which elicited the highest encomium from all beholders.

No, not from all ; there were two persons who saw and recognized him, as he dashed through the broad avenues, and they did not award to him the admiration which the more thoughtless and more fashionable had so readily yielded. The one was Mr. Henderson, the special partner of the firm in which Robert Arnold was a partner ; the other was Mr. Hardman, who had come to Saratoga, not for mere pleasure, but on account of his wife's health, for the renovation of which a change of air had been recommended. They were there boarding modestly, quietly, and in a retired manner ; and although Mr. Hardman sought no society, nor courted notoriety, it was soon known throughout the place that he was among the visitors, and he was waited on by the first and best, for his private worth and public services had justly entitled him to every honor which could be paid to him.

Mr. Henderson shook his head gravely as Arnold dashed past the hotel where he was standing, and inwardly wondered what might possibly become of the twenty-five thousand dollars which he had placed as special partner in the firm of Arnold, Platt, & Co.

Mr. Hardman looked grave, sad and sorrowful, for he was really attached to Robert Arnold, and was deeply grieved to see him so completely carried away in the giddy vortex of folly, fashion and extravagance.

Turning to his wife, who was leaning on his arm, and who, with him, had noticed Arnold as he drove past in all the glory of his truly elegant turnout, he met her look and was about to make some remark.

Compressing his lips, however, with a peculiar expression, which spoke more eloquently than words, and hastily thrusting one hand into his pocket, he turned away.

There were, as has been said, many to ask, "Who is he? What is he? and where did he come from?" and there were some who, taking all for gold that glittered, had the ready answer, "Robert Arnold—Arnold, Platt, & Co.—doing a splendid business, and making a fortune every year."

So Mrs. Arnold had gained one point, for she had made some at least believe that they were rich, but it cost a great deal to induce that belief.

After this exhibition of style and magnificence, Mr. and Mrs. Arnold were sought for by all, or nearly all who came there, as they did merely for show, and to spend the most money with the least possible pleasure.

Every day Mr. Arnold had his private parties to the lakes, his dinner parties, his supper parties, his card parties, and his horse parties.

Every day his wife and children were dressed three times, and it was the common remark, that not one of them had ever worn the same dress the second time.

Of course he must be rich to indulge in such extravagances as he did, and as he permitted to his wife. One thing was certain, he had plenty of money, he spent it freely,

and as his reward, he was rated a fine dashing fellow, and his wife's ambition was abundantly gratified, and her vanity sufficiently flattered by the attentions paid to her by those who lived on her husband's money.

Throughout the entire season it was one continued whirl of gaiety and dissipation, the crowning feature of which was the annual ball, of which Mr. Arnold was one of the managers, and Mrs. Arnold so great an ornament, she had the honor of being designated in the *official* reports which flooded the country through the medium of the press, as the "Elegant, accomplished and fascinating Mrs. Arn—ld, with her fairy-like children."

This amply paid them both—Mrs. Arnold for all the vexations, privations, and annoyances to which she had been compelled to submit while worshipping at the shrine of fashion ; and Mr. Arnold, for the sum of two thousand three hundred and seventeen dollars, the precise amount of his expenditures during his stay at Saratoga.

During the absence of Mr. Arnold at the Springs, Mr. Henderson had returned to the city, and had paid several visits to the store, where he passed much time in conversation with the other partners, and in an examination of the books.

What result was reached will be made known in due course of time.

Mr. Arnold did not think it worth while, so early in the season, to dispose of his establishment at present, but he added to it by the purchase of a neat carriage which only

cost about six hundred dollars, in which his wife could pay her calls, and the children could and did ride out almost daily, for their health. He was on the top of the tide now, but whither was he floating?

CHAPTER VIII.

THE CARPENTER'S WEDDING DAY.

ON the day of the grand ball at Saratoga, a little episode occurred in this city, in one of the families who have been introduced to the reader, which may not be uninteresting.

Henry Scott, whose nature, character, and habits, had been so entirely and providentially changed, and who was now able to stand erect in the dignity of manhood, and the honor of industry, had been made foreman over a very heavy job on which Mr. Benson was engaged in the lower part of Broadway.

On the morning of that day, while going through the building on which they were working in company with Mr. Benson, as the latter was about to leave, after giving some directions, Scott said to him quite abruptly, "Mr. Benson, I have two favors to ask of you."

"Well, Scott, out with them."

"I want to go away at three o'clock, and not return for the day; and I want you to come to my house this evening early—say, by six o'clock."

"Those are not so great favors but I can afford to grant them. Are they all well at home?"

"You shall see, sir, for yourself. You don't know, I believe, where I live now."

"In the same place, I suppose."

"Not quite, sir ;" and tearing a leaf from his memorandum book, he put down his new address and handed it to Mr. Benson, then turned away to commence his work ; but if any one could have seen his countenance, they might have observed a tear gathering in his eyes, and a quiver about the muscles of his mouth.

* * * * *

What a neat little room, and how cheerful and comfortable everything looks. True, the carpet is of very coarse and very cheap ingrain ; true, the chairs are very common, with wooden bottoms ; true, the table is of simple pine, but it is covered with a cloth as white as snow ; and the tea-cups and saucers, though not of Dresden china, are just as good, and just as dear to the eyes that are looking upon them.

A neat, happy-looking woman is seated in the centre of the room, busily plying her needle, ever and anon pausing to check the rude boisterous movements of two children, who, with their pet kitten, which they had rescued in the streets a few days previously from some cruel boys, were enjoying themselves to their hearts' content. True, they were very noisy, but they were very happy, and the mother, even as she checked them, smiled upon them as she paused for an instant to notice their very happy looks.

The tea-table was set—not as many of the readers may have been accustomed to see it—but it would be difficult to find anything wearing a more cheerful aspect.

“Come, children, you must not make so much noise. It is almost half-past five, and father will be home directly, and you know he won’t have such a racket.”

At the word “father,” the kitten was dropped, play was forgotten, and in a moment two little noses were flattened against the window panes, the eyes that belonged to them being entirely engrossed in watching for his coming.

The female sitting there so industriously plying her needle was Susan Scott, the happy wife of the sober, steady, and reclaimed man, who was seen a few months since, in such a state of utter and almost hopeless degradation. Those were her children, too ; and if the reader will go back, he can easily draw in his own mind the contrast between the past and present.

Then they were existing—not living—in a vile, filthy, unwholesome den, not fit for brutes ; then they were forced to depend upon the charity of such as could be induced to believe that they were really naked and starving ; then the wife dreaded her husband’s coming as the sure fore-runner of some brutality to her or the children. Then, at the sound of father’s voice—nay, at the very mention of his name—they fled affrighted, and secreted themselves in the darkest corner of their dark and filthy abode.

And now the wife watches eagerly the small clock, which, with its harsh, regular tick, tick, warns her that the hour is

near when he who was and ever will be first in her heart and love, ought to be near. She listens for every noise that sounds like the opening of the front door, for it is almost time he was home, and with hand, lips, and heart, she is ready to greet him after his day of toil.

Now see the little noses flattened against the window, the eyes glancing in every direction, and each one anxious to be the first to hail his advent.

Sure he must be coming ; see them spring from their posts at the window ; see them struggle to reach the door first, and get the first kiss ; see them push each other away in loving and affectionate rivalry, to be first clasped in their father's arms.

Nelly has the post of honor ; she saw father first ; she saw him as soon as he turned the corner, and with her young fresh heart stimulating every moment, she had first reached the door.

The front door was opened ; there were three hearts there which beat quicker at the sound of the steps which ascended the stairs. Three pairs of longing eyes were fastened on the door, and before Mrs. Scott could drop her work, and rise to greet her heart's lord, he had a child in either arm—his neck was clasped by chubby arms, and his head turned from one side to the other to meet their ready kisses.

Dropping them gently he unclasped their arms, and with a bright smile and open arms, his wife advanced to meet him.

Velvet carpets and Dresden china do not see such scenes every day.

"Susy dear," said the husband, for it was indeed the husband of the happy wife—the father of the lovely and loving children, "set another plate. I have asked a friend to tea to-night, and I expect him here very shortly."

"A friend, Henry? You ought not to have done that. How can we receive any one?"

"Never mind, Susy, he is only a carpenter, the same as I am, but he is a friend. He won't look for much in my house, and he won't be disappointed. Just set another plate, and I'll engage he won't ask any questions, or feel at all disappointed because he may not get so good a supper as he gets at home."

Of course Susy did as she was requested, for hadn't she the kindest and steadiest and best of husbands—and hadn't he been restored to her and her children by God's providence—and what right had she, happy as she was, to ask any questions? And so the plate was set.

"I suppose you won't tell me who is coming, Henry," she said, as he sat anxiously awaiting the arrival of the expected friend, with a child on either knee.

"You'll know him, I think, when you see him," was all his reply, as he tossed the delighted children up and down on his knees.

"Yes, up stairs here," he suddenly said, or rather shouted, springing up and dropping the astonished children, for his ear, quickened by gratitude, had caught the sound of a

voice in the lower hall, which he could never forget. "Up stairs," he repeated, springing to the door, and throwing it wide open; "here, up here—come up—here we are," and before his astonished wife could give even a thought, for she had heard no voice, or before the children could recover from their surprise at finding themselves so suddenly seated on the floor instead of their father's knees, he had rushed into the hall, and was leaning over the banisters, awaiting the ascent of his expected friend.

"Come in, come in, we're all waiting for you," and as Mrs. Scott caught sight of Mr. Benson's form as he entered the door, her strength seemed to fail her, and without the power to utter one word, she sank back in the chair from which she had arisen, giving vent to her feelings in a flood of tears.

At sight of the stranger, for they had lost all memory of him, the children scampered into the small bed-room, and peeped cautiously through the cracks of the door.

Pen must fail, reader, in any attempt to do justice to this scene in that humble room.

As Mr. Benson entered, Scott had stretched out his hand as if to receive the grasp of friendship, but his feelings overpowered him, and leaning his head against the wall, he burst into a flood of tears—tears which did honor to his head and heart. His heart was too full for words, for he was in the presence of his only earthly friend and benefactor.

Susan knew him well indeed, but what could she say?

Her present comforts—her happiness—her all were due to him who stood there, amazed and wondering at the strange scene presented.

A glance told him the whole story, and tears started to his own eyes, as he caught the full meaning of the scene before him. But what could *he* say?

"I beg your pardon, Mr. Benson," said Scott, first recovering his voice—"I beg your pardon for asking you here to-day, but I could not resist. It is the anniversary of my marriage day, sir, and I thought that I could do nothing on earth which could make Susan so happy as to bring her to sight of you at such a time. We owe everything in the world to you, and I chose this day that we might thank you."

Susan essayed to speak, but she could only weep and shake her head. Words were not needed, for her heart was too full of happiness for words.

"It ain't much, Mr. Benson," continued Scott, who saw that his noble-hearted benefactor was completely overpowered, "but it comes from the heart what I want to give. You've got a little Nelly at home; I know you have, and thank God we've got one too, and thank God I am alive to feel it; but I want you to take this to her," and turning away to wipe off the tears, and check the sobs which prevented his further utterance, he held out to Mr. Benson a small *plain gold ring*.

"It ain't much; it ain't anything, Mr. Benson, when I think of what you've done for me and mine, but I know you will take the will for the deed. It comes from all of us; we

all love you, we honor you, and so long as God spares us, will pray for you."

"Scott," said Mr. Benson, his eyes streaming with tears, "you have made a fool of me."

"And you have made a *man* of me."

"And a happy wife and mother of me," said Mrs. Scott, now just recovering her voice ; and seizing his unresisting hand, she pressed it to her heart and lips alternately, but she could say no more.

"And I have something for you too, Susy," he said, dashing away the tears which filled his eyes. "It didn't cost anything, but you won't value it the less on that account I know," and going into the entry he returned in an instant, bearing in his hands a small certificate, framed very plainly, and held it up towards his wife.

Wiping away the tears which clouded her vision, she glanced hastily at it, then with an hysterical cry of joy, threw herself into his arms sobbing as if her heart would break.

It was a Temperance pledge.

"There, Susy," he said, "you didn't need that, but I know I couldn't give you anything to make you half so happy as that would."

"Indeed and indeed you couldn't, Henry," she said, without raising her head from his shoulder, "Oh, how I do thank you !"

"Don't thank me, Susy ; I don't desire it. Thank him," and he pointed to Mr. Benson, who in these few moments

had enjoyed an amount of happiness not often vouchsafed to common mortals, and very seldom indeed to a mere carpenter.

"That's the man—that's the one ; thank him ; he's done it all. He's made a man of me, and a wife of you, and that, I'm sure, you wasn't before. Oh, Mr. Benson," he added, turning to his employer, "if I knew how to thank you I would. If you knew how my heart wants to thank you."

"And mine," said his wife, approaching him, and again taking his hand which she had dropped.

"Look here, Scott," said Mr. Benson, vainly endeavoring to appear calm and look cross, "this is all very wrong. I didn't think you wanted me to come here for such a purpose."

"I know it—I know it, or you never would have come. I didn't dare to tell you why I wanted you here to-night ; but we've been married this day eight years, and, save the day that gave me Susy for a wife, I've never seen its equal. Please don't find fault with me."

"I don't—God knows I don't," said Mr. Benson, warmly. "And from my heart I am glad I am here. I know, Scott, you will prosper now ; you can't help it. You feel right, and you can't help acting right when you feel so. But come, I'm hungry—I want some tea," and without any ado, he seated himself unconsciously in the very chair selected for their visitor by Scott and his wife.

There is no use in attempting to say anything about that "tea." The reader is only asked to judge who was the

happiest on that day—Mr. Arnold at the grand fancy ball, or the humble parties just introduced seated at that plain deal table, and drinking their tea from delf-china, in a room, the whole furniture of which did not cost so much, by many hundred dollars, as did the dress which Mrs. Arnold wore on that occasion, and which won for her public notoriety as “the beautiful and fascinating Mrs. Arn—ld.”

CHAPTER IX.

A FASHIONABLE WIFE'S ADVICE.

THE occurrences of the next few months may be briefly summed up.

Mr. Arnold, deceived by the fawning and flattery of the sycophants who praised and toadied him for the sake of his money, was weak enough to believe that by his unbounded extravagance and most lavish wastefulness, he was winning friends. And so he was, those summer friends who bask only in the sunshine of prosperity ; and he did not pause to consider that he might be drawing upon himself the remarks and censure of the thinking, reflecting part of the community, who took the trouble to notice him or his conduct at all.

As for Mrs. Arnold, it really seemed as if her head was completely turned. Her vanity led her to take for sober earnest the thousand flatteries poured into her willing ears ; and she too had her sycophants, who knew that the sure road to her heart was to be won by the plentiful praise of herself and her appearance. She could not bear the idea of being outshone or outdone by any one, and it was enough for her

to know that Mrs. A., or B., or C., had something which she had not. It was forthwith procured, with or without the money, for of late, as her calls for money grew too frequent to be always responded to, her husband had been coaxed into permitting her to order what she chose, and have the bills sent home.

What she chose was ordered and was sent home, and the bills she threw carelessly into a drawer, intending at some convenient time to call Robert's attention to them.

But what with the parties given and accepted, the calls, the shopping, and the incessant whirl in which she lived, they seldom saw each other, and the bills remained unnoticed.

The week before the holidays had again arrived, and the settlement was to be made with the concern. Mr. Arnold grew nervous and fidgety about it. He knew that he had drawn his full share of all possible profits, allowing that all the debts due to them were good ; but if any failures of consequence had occurred among their debtors, he might be largely in advance.

Mr. Henderson, the special partner, was present at this time, and treated Arnold with such marked coldness, he could not but feel that a storm was brewing, and the very apprehension of impending evil was annoying to him.

Nor was his temper improved on finding his wife still engaged in her rounds of gay and extravagant dissipation. He had quite forgotten that he had not communicated his fears to her ; indeed how could he, when they so seldom

met? and if perchance he thought of them in her presence, his natural easy good humor led him to avoid everything which could detract from her pleasures.

But still it soured him to feel that she did not notice his altered manner, while possibly if she had, he would have turned it off, and attributed it to some other than the real cause.

But the cloud was hanging over him, and break he felt instinctively it must, and it did.

The settlement of the accounts showed that he had overdrawn nearly a thousand dollars of what would have been his actual share of the profits, if all their debtors should pay promptly; but there were many thousand dollars of notes which had been extended, and many on which partial payments had been made, so that the entire capital of the concern would be no more than sufficient to meet their pending obligations for the coming month, and unless money came in from some source, they would be compelled to resort to loans to preserve their credit. When this was made known, Arnold's heart sank within him, and a consultation with his partners did not tend much to relieve him.

Each of them had to their credit in the concern, about ten thousand dollars, while Arnold had withdrawn every dollar which he had earned, under the plea of needing it for extraordinary expenses, and had nothing to contribute to the aid of the firm in the present emergency. Under these circumstances, and after many long and angry discussions, it was decided that he should withdraw, while the other

parties would carry on the business and assume all the liabilities.

Of course this was gall and wormwood to Mr. Arnold, but it remained for Mr. Henderson to put on the finishing touch by the declaration, that if he had known at first of Arnold's tastes and extravagant habits, he would never have risked one dollar in any firm with which he was connected.

This was the first real check he had received, and it caused him to think very deeply ; but it was only for a short time. It was "nothing venture nothing have" with him, and before the ink announcing the dissolution of the partnership was fairly dry, he had hired a store, and made arrangements to commence business on his own account.

He argued himself into the conviction that he ought to have done this at the outset, for then the profits (and he felt that he had contributed much the largest share) would not have been divided into so many parts.

And Belle—she rejoiced at it. She never did like his partners—plain, plodding fellows, who could not talk or think of anything but business. They were not fit to have money, for they did not know how to enjoy it. "And now, Robert," she said, in continuation of her homily, "you will see the good sense of the advice I gave you. Suppose you had given up the house, and gone back to boarding."

"I should have been worth ten or fifteen thousand dollars," was his reply.

"Fudge ! You would have lost every cent of it some-

how. Isn't this your house, and don't everybody know it, and don't everybody believe you to be rich? What's the use of the name unless you use it? You'll find your reputation just as good as Mr. Henderson's few thousands, now mark me. Don't give up ; keep up appearances, and don't let anybody know your business."

"But, Belle, how can I keep up appearances?"

"How can you, stupid?" and she patted his cheek playfully. "Now, how much do you suppose you brought to that firm in the way of business?"

"Perhaps nearly one half. I had a very large run of buyers."

"Well, and if you brought one half there, can't you take one half to yourself? I guess they'll be glad enough to have you before the year is up. Mark me, if they don't tell you how sorry they are. It's all the work of that old Henderson."

Arnold tacitly acquiesced in this by his silence, though he knew it was false, as it was old Mr. Henderson who had given them their first start ; for the very fact that a man of his cautious, prudent character, and well-known means had become a special partner in a firm, gave to it at once credit and standing. He was very fearful that he might miss "old Mr. Henderson," but he must do or die.

"Well, thank Heaven I don't owe anything of consequence, and my credit is good yet. I'll go in on a large scale, I promise you, Belle, and unless I am much mistaken, those fellows will rue the day they ever served me so. But, Belle, you must give up that carriage."

“What, give it up now, at the very time it is most wanted ! Why, Robert, you are perfectly crazy, it seems to me. What would people say, the very week after your firm was dissolved, if you did such a foolish thing ? Of course, that you had failed, and where would your credit be then ? No, no ; use your credit now while you’ve got it Only get a fair start again, and see if you don’t thank me for my advice. You had better make some sacrifice of feeling now, and do even what you can’t afford to for a while, rather than have people even think you can’t afford it.”

These and similar arguments did Mrs. Arnold use, and she ended by convincing her husband that he had been badly abused by his partners, and that his only course, if he would save himself from annihilation, would be to keep up his present appearances ; and so he decided to do, though not without many inward misgivings as to the consequences.

Since his entrance into the world of folly and fashion, and since he had commenced such a career of recklessness, Arnold had not visited Mr. Hardman so frequently ; not that he had lost any of the respect or esteem he had ever held for him, for no one could know him and withhold either ; but a certain inward consciousness that he was doing that which his friend would condemn, had kept him away.

He knew that Mr. Hardman was a sincere friend, and that he was deeply interested in his welfare, but while his career was so prosperous, he did not feel that he needed any aid or advice, least of all, such as he knew he would receive from that quarter.

On the evening on which he had the conversation with

Belle, a portion of which has just been detailed, he determined to call around and advise with him as to his future, quite forgetting that he had forfeited all claims to sympathy or advice by the little heed he had paid to him theretofore. However, he resolved to see his friend, and lay his present case before him.

For his own part, if left to his unbassed judgment, and his honest convictions of right, he would have stopped at once, and not gone on so madly and blindly as— but we will not anticipate.

“Well, Robert, you are quite a stranger,” said Mr. Hardman, without rising, and pushing a chair towards Arnold as he entered the library; “you were not used to stay away so long. What has kept you?”

“Oh,” said Robert, seating himself, a faint flush crossing his face at the mild but merited rebuke, “I have been very busy indeed.”

“Let me see, the last time I saw you was at Saratoga, though you didn’t see me there. I mean last summer.”

“Were you at Saratoga last summer?”

“Oh yes. I was there nearly a month on account of Mrs. Hardman’s health; but we didn’t happen to meet. I saw you, though, every day.”

Robert had hoped that his friend had not heard of his folly and extravagance there, and when it was thus brought home that he had been an eye-witness to the whole of it, and had, no doubt, heard much more than he had seen, he was pained and mortified.

"Yes," he said, trying to appear very calm, "Belle wasn't very well, and I took her there for a season while business was dull. It didn't cost me any more there than it would have done here. You see, I shut up the house while I was away, and saved all the expense of housekeeping."

Mr. Hardman thought something about the "spigot and bung hole," but he only said, "You enjoyed yourself, I hope."

"Oh yes, of course. But, Mr. Hardman, I want you to advise me a little now."

"Why, that's what you wanted two years ago, Robert, but it didn't seem to go down very well then."

"Oh, come, don't find fault with me now. I did what I thought was for the best then, and I am not so much to blame after all."

"Of course not," replied his friend, a quiet smile stealing over his fine face. "But what is the trouble now? Is not your house large enough for you? Perhaps it isn't *warm* enough," and a very wicked expression took place of the smile."

"I am afraid it will be too hot for me much longer," said Robert, with something of bitterness in his tone. "There's no use in denying it; I ought to have done as you said in the first place."

"If I had not thought so, I certainly would not have advised you as I did. But what is the matter now?"

"You know we have dissolved."

"Yes. I saw it in the papers a day or two ago. Of

course you ought to have a pretty sum of your own now !”

“Yes, I ought indeed, but—”

“You haven’t? I thought as much when I saw you in Saratoga, for I know it costs something to live there as you did.”

“No, I have not one dollar saved. Mr. Henderson insisted on a dissolution, and I have taken another store.”

“But how are you going to carry on business without any capital?”

“Why, to tell you the truth, that’s what I want to see you about. I know that I can go now and get what goods I want, on credit, and I believe I can draw a large share of our old customers, but do you think it would be safe?”

“How about the three thousand dollars due on your house this year? Surely you have saved enough for that?”

“Mr. Hardman, I have not saved one dollar. I had overdrawn the concern nearly a thousand dollars, but fortunately, they threw that in when we separated.”

“And what are you going to do?”

“That’s what I want you to advise me.”

“Do you owe anything?”

“Nothing of any consequence. There may be a few house bills, and perhaps Belle has one or two small accounts. There’s nothing, however to speak of.”

“You are a good salesman?”

“I have no doubt I can sell as many goods as the whole of the new concern put together.”

"Have you taken any steps at all?"

"Oh yes, I have hired a store in Liberty street."

"You *have* been quick," said Mr. Hardman, moving uneasily in his chair, and thrusting both hands in his pockets, a sure sign that something was wrong with him. "What then do you want my advice about, if you have hired a store, and have determined to go on for yourself?"

"No, not exactly that. I have not determined," said Robert, hastily, anxious to efface the impression which he saw his words had made; "I have taken it, but I have not signed any papers."

"That was not exactly honorable, then, if you did not mean to"—and he moved very restlessly in his chair.

"But I did mean to," interrupted Robert, again noticing that this was condemned—"I did mean to. I only wanted your advice as to how I should go on."

For a full minute Mr. Hardman made no reply. His clear blue eye was fastened on Arnold with an icy cold expression which few could withstand under any circumstances, and no one who had any evil purpose at his heart.

Robert read the glance, he did not quail beneath it, for he was not dishonorable, but he felt that his course was meeting its just rebuke at the hands of his friend.

"I don't know what to say," replied Mr. Hardman, after this long pause, rising and moving his chair perhaps a foot further off; then reseating himself—"I don't know how to advise you."

"Oh yes, you do. There is no one more competent. Now tell me what you think I ought to do. I will do just as you advise."

"So you promised before, but you changed your mind. But tell me exactly how you stand."

"My case is simply this. The old concern is dissolved. I have nothing to do unless I go in business on my own account, and I must do something."

"You have no capital?"

"Not a hundred dollars."

"You don't owe much?"

"No. As I said, some few house bills, and perhaps one or two accounts of Belle's."

"Well, I will tell you what I should do if I were in your place. You have a carriage and horses?"

"Yes."

"Sell them. Sell your house and furniture; go and find a decent boarding-house, and get a situation as salesman as soon as you can."

To tell the sober truth, Robert Arnold had rather thought (the wish was father to the thought) that when Mr. Hardman was made acquainted with his true position and circumstances, as a friend, he would have come forward, and offered to assist in starting him again, and therefore this advice came on him with stunning effect.

Sell the house—break up housekeeping—why that would bring about the very crisis which he dreaded.

"But what would people say?"

"What would people say if they knew what you have told me?"

Robert mentally acquiesced in the truth of that remark, but he replied, "Yes, but there is no need of their knowing it."

"And how long do you suppose you can keep it away from them?"

"If I have any kind of luck, they never will know it. Only let me have a fair start."

"And suppose you don't have any kind of luck, as you term it?"

"I won't be any worse off then than I am now."

"Then you are only postponing that which must surely come."

Mr. Arnold made no reply to this last observation, but placing his elbows on the table near which they were seated, buried his face in his hands, and remained mute and motionless for some moments.

While thus placed, Mr. Hardman never changed his position, nor did he remove his eyes from his young companion for a single instant, but gazed on him with an expression which, had Arnold seen, and rightly interpreted, might have worked marvellous changes in his future.

Slowly raising his head, and pushing the masses of hair which, from his position, had fallen over and covered his forehead, he arose, and merely said, "I am much obliged to

you, Mr. Hardman. I will think seriously on what you have said. I don't feel like saying any more to-night, so good evening," and in spite of the urgent entreaties of his friend to "sit a little while longer," he took his leave.

This was the turning^d point of Robert Arnold's life.

CHAPTER X.

A CHARACTER APPEARS.

MR. BENSON was in his shop, for he had now an extensive establishment in — street, and with his coat and hat off, was hard at work drawing up some plans for his foreman, when an elderly gentleman, entirely unknown to him, entered, and after glancing round carelessly a moment, was turning away, as if dissatisfied, when bethinking himself, he asked if Mr. Benson was about.

“My name, sir, at your service,” said Benson, looking up and pausing in his work.

“Oh, you’re the man, are you? Are you very busy, just now?” he said, glancing at the speaker, who was in his shirt-sleeves.

“Well, I am always busy, but I can attend to anything.”

“Put on your coat and hat, and come with me ;” and the stranger spoke in a half-arbitrary manner, as if he had a right to implicit obedience.

Benson smiled, but made no reply, and having given a few

verbal directions to the foreman, he went to the place where his hat and coat were deposited, and having donned them, signified his readiness to accompany the stranger. He saw that he had a queer customer to deal with, and he acted accordingly.

They walked up — Avenue several blocks without interchanging a word, and when they had reached — the street, the stranger, slackening his pace, said very abruptly, "You know Mr. Hardman?"

"Thank God, I do. He is a good, kind friend, and I am proud to be known by him."

"He says you are a very correct, honest man, and I don't believe he'd say so unless he knew all about you. Do you see those lots?" and he pointed towards four vacant lots, nearly opposite to the spot where they were walking. "Well, those are mine. I am going to Europe next Monday. I want four houses built upon them. I have got the plans at my office. Come down to-morrow—or you can come to-day, if you choose, and get them. I want you to build those houses."

"Monday, sir, is a very short time. I scarcely think I can get up specifications by that time, as this is my busiest season, and it would take at least two days to draw up a contract."

"Who asked you for any contract? Did I say anything about specifications? I want you to put up those houses. I shall be gone about four months, and when I come back, I expect to find them finished. You understand?"

"Oh, perfectly," said Mr. Benson, rather amused at this off-hand way of doing business.

"I will leave proper directions with my agent to advance you money as you require. Go on and build the houses, and when I come back I will settle for them."

"Don't you think, sir," queried Mr. Benson, "that there had better be some written—"

"You're a fool, sir. Do you suppose I don't know my own business? Mr. Hardman said you were a correct and honest man. Build those four houses according to the plans, and I will settle the contract when I get back. Do you understand that?"

"Perfectly. I have not another word to say, except that I am most grateful to Mr. Hardman for his good opinion, and to you for acting upon it as you have done. I will call this afternoon for the plans, and set to work at once."

"That's right. I like that. That's my way of doing business. Then good-day. You'll find me at my office at three o'clock—mind—three o'clock," and the eccentric stranger was about turning away, when Benson arrested him, laying his hand gently on his arm, and saying, "wouldn't it be as well if I knew your name, and where to find you?"

"Well, there is some common sense in that. I'm the fool this time. George Arnold, No. — South street. Mind, Mr. Benson, three o'clock," and without another word, Mr. Arnold turned the first corner, and Mr. Benson was left alone to muse upon the singularity of this order.

The idea of calling upon a man to put up four houses in

that neighborhood, where none but first class dwellings would be tolerated, without any contract or written agreement, seemed to him to be perfectly preposterous, but the name of the party from whom the order emanated was a sufficient guarantee for its correctness.

Mr. Arnold was one of the wealthiest and most enterprising merchants in New York, who had amassed a fortune which could be computed in hundreds of thousands, by indefatigable industry, perseverance under every difficulty, and unwavering integrity. He had commenced as a clerk, at nothing a year, and had worked himself up to the head of a house whose position and reputation were second to none in the city.

Mr. Arnold was indeed a singular man—in one sense ; in another, there are a thousand counterparts to be found in our large city. He was quick—almost passionate in temper—very passionate when he felt he had been wronged, but the readiest man in the world to make allowances for human infirmities. He had commenced life as has been stated, on nothing a year, and had worked himself, by the mere force of his character, to be the head of a house, which in its peculiar business was known, honored and respected throughout the length and breadth of our country. And, reader, as this book is written with the hope of doing some good in an humble way, the experience of one like George Arnold, cannot fail to serve as an useful lesson to those who have the courage to follow the example so plainly and so honorably set ; and that is best illustrated by a

conversation he held on one occasion with a party whose note he held, and which had not been paid at maturity.

"My dear Mr. Arnold," said the suppliant, who knew his customer only as one who was reputed to be a hard man to deal with, "I cannot meet it now. I only ask a short time, and I am sure I can meet it."

"Well, sir, and what security will you give me?"

"I cannot give you any, but a renewal of my own note."

"I won't take it, sir," interrupted Mr. Arnold, with an air approaching to rudeness. "You had no business to give a note if you could not pay it at maturity."

"You do not mean, I hope, to say I gave it, knowing I could not pay it?"

"Well, I am not so sure of that."

"I wish you knew me better, sir; you would not think that of me. Mr. Arnold, I cannot pay the note now. It is utterly out of the question. I will pay you one quarter, and renew it."

"I can't do it, sir. I won't do it," was the stern reply. "I must have my money."

"Well, sir, thank God you are the only man whom I owe whom I cannot pay now. I am in your power; do with me as you choose. Good morning, sir," and the unhappy debtor was about leaving.

"Here—one moment, young man. Did you say I was the only man you owed, and could not pay?"

"I did, sir."

"How much is that note, Mr. Egbert?" he said, turning to his bookkeeper.

"Four hundred and ninety-five dollars, sir."

"And you cannot pay it?"

"I cannot now, sir. The business this spring is very late. My sales have been light, and I have been very much cramped. You ought to know me better, sir, than to believe I would tell you an untruth."

"Me know you! I never heard of you until I discounted this note, and I did that because you were well spoken of."

"Mr. Arnold, I was seven years in the house where you served your time as a clerk. I commenced there at fifty dollars a year, and I"—

"That will do. I like you now, young man. You needn't pay anything on that note. When do you think you can pay it?"

"I should like at least sixty days."

"Draw up another note at ninety days, Mr. Egbert," he said, turning to his bookkeeper, "and add the interest in. Young man, I think better of you. I commenced my clerkship in that house twenty-nine years ago. They gave me fifty dollars the first year, and I saved twenty out of it, because I had no expenses to pay then. The next year they gave me two hundred and fifty dollars, and I had to help a sick mother at that; but I did it, sir, and saved up a hundred dollars. Why, sir," he continued, growing animated with his subject, "I remember the time when I slept in an open attic, and the roof was so leaky that the snow and rain

came through it like a sieve. Yes, sir, many a time I have got up at six o'clock of a morning, and broken the ice in my tin wash-basin to wash my hands and face ; but I made up my mind that I would save money, and I did, and before I had been in that house seven years, they sent me to Europe to buy goods for them, and trusted me with over thirty thousand dollars. If you know how to save money, I'll trust you, sir. There, sign that note," and he pushed towards him the note which Mr. Egbert, in obedience to orders, had filled out. "You can have your own time, and," he continued, as the visitor signed the note and presented it to him, with many expressions of thanks for his confidence, "if you want anything in my line, you can have it on the usual terms. I don't want any endorser from a man who knows how to *save* money."

Mr. Egbert turned away with a quiet laugh, for he well knew the character of his employer ; and the young man, whose name it is not necessary to name even by implication, left the store with a heart filled with the deepest gratitude.

And this was George Arnold. When satisfied of the innate integrity of any man, he would trust him to any conceivable amount ; but when once he found himself deceived, and his confidence misplaced, he was as unforgiving as an Indian. He never wronged a man willfully, and he could not, in his very nature, forgive one who had wronged him.

And George Arnold was the uncle of Robert Arnold,—his very antipodes in character, conduct, and principles, but still his uncle ; and loving his nephew as his only surviving

relative, he had watched his course with the cautious, jealous eyes of affection. True, they had little intercourse, for their characters were so different—so widely different—there was no possibility of reconciling them; but Robert, with all his experiences in the world, had never yet learned to fully appreciate the finer points of his eccentric uncle's character, and presuming upon his own judgment, had never sought to win his confidence or friendship, rather looking upon his relative as a cross, selfish, and cold-hearted man, who was not capable of feeling sympathy for the sorrows or troubles of his fellows.

"Well, you are a singular customer, any how," said Mr. Benson, as he watched the retreating form of the merchant, who, though a perfect stranger to him, had put such unlimited confidence in him. "But I won't disappoint you, nor do injustice to Mr. Hardman's good opinion of me," and he went back to his shop, well pleased with his morning's work.

During the day, business called him down town, and being near Mr. Hardman's office, he could not refrain from calling.

"You have sent me a queer customer, Mr. Hardman, this morning," said Benson, seating himself in accordance with his friend's invitation.

"Me? I have not sent any one as I remember."

"Mr. Arnold. He is the oddest man I ever knew, and does business as I never before saw it done. Why, Mr. Hardman, he has ordered me to put up four first class

houses, without any contract or stipulation as to price at all. I am going to his office to get the plans, and that is all I am to know about it."

"At what time did he tell you to call?"

"Three o'clock."

"Well, let three o'clock mean three. You understand?"

"Oh, I saw enough of him for that. Just as the clock strikes, I shall be in his office. But how did you come to speak of me to him? I am sure I am very grateful to you for your good opinion."

"He was here yesterday, and chanced to mention that he meant to put up some houses in ——— Avenue, but he said he hated to be troubled with contracts and specifications. He always found that the extras cost him half as much as the original contract, and I mentioned your name to him, telling him that if I had a house to build, I would give you the job without a contract, as I was sure you would do the fair thing."

"Thank you, sir, I would," said Mr. Benson, highly pleased at the praise which his friend had bestowed on him.

"He did not say another word about his houses, but asked me a few questions about you, and I gave him your address. By the way, I have invested your money, Benson."

"Thank you again, sir."

"There's interest due you for seven weeks before I made any purchase. I will give you a check for it now, together with the bonds," and he opened his desk and turned over a mass of papers from which he selected a bundle labelled

with Benson's name. "Here they are. I bought for you as I would for myself; in fact, I bought some of the same. I consider them as good as gold. I bought at eighty, and they pay seven per cent. There are nine bonds. I think they will go to par soon. At all events, the interest is paid regularly, and you get seven per cent. on twelve thousand."

"Just keep them, Mr. Hardman. I have no place for them at home."

"I had better give you a receipt for them, in case of any accident," and throwing the bundle back into his desk, he drew up a receipt, which, with a check for the interest, he handed to Benson.

"Now, Benson, mind you keep right with Mr. Arnold. He is a queer customer, as you say; but if you make a friend of him, he will be of great service to you."

"Is he any relation to the young gentleman I saw at your house one night, and whose house I repaired?"

"Yes, uncle; but they are very different characters."

"True. It don't require spectacles to find that out," said Benson laughing as he took his leave.

Punctually to the second, as the clock struck three, Benson was at Mr. Arnold's office.

Without any salutation, except the briefest possible nod of recognition, that gentleman took from his table a roll of plans, which he handed to Mr. Benson, who unfolded them and glanced at them with the eye of one who felt he was master of his business.

"These will be very expensive houses, Mr. Arnold," he said.

"Well, I know that. What of it? Are you afraid to undertake them?"

"Oh, not at all. I was just running over in my mind what they would probably cost."

"You can tell that better when they are finished. I did not ask you anything about the price. Here," and he handed to him a small scrap of paper, on which he had been writing while conversing, "there is an order allowing you to draw such amounts as you may require during the progress of the houses. That's all. I am very busy now, as I must be off on Monday, and I have all my arrangements to make yet."

This was a very polite way of saying "good morning," and without a word, Benson took his roll of plans, his order for an unlimited amount of money, and bowed himself out, fully satisfied that he had met a very remarkable man.

The order he deposited at once with Mr. Hardman, who laughed heartily as he listened to the narrative of the interview, and the plans he took to his shop. He did not go near Mr. Arnold again, but on the next day had men at work digging out for the foundations, and went to work at once making his contracts for the necessary articles

CHAPTER XI.

SYMPTOMS OF A FAMILY QUARREL.

WHEN Robert Arnold left his friend's house, he descended the steps slowly and musingly. His conscience told him that he had been judiciously and wisely advised, and he was convinced that his only true and safe course consisted in following that advice. But in opposition to this there arose within him that terrible bugbear—the fear of the world ; the apprehension of what his friends would say, and what effect the change he had been advised to make would have upon his future prospects.

Then, too, he thought of his *position*—a position which he could forget he had earned by the most lavish, wasteful expenditure of money, and the sacrifice of his own peace and comfort, for the sake of the praise of others for whom he really cared nothing. He could forget, too, that the position of which he was so proud might be lost much more easily than it had been won, and once lost, it would require more effort than he was capable of giving to regain it ; and that the friends upon whose good will he now counted,

would disappear before the clouds of adversity, as the dew before the morning sun.

He had obtained a position which entitled—nay, which demanded—that he should sacrifice his own comfort to the thoughts of others; that he should entertain scores of friends who cared for nothing but their own entertainment; that he should squander hundreds and thousands upon those who would shun him when he was no longer able to contribute to their amusement. These thoughts had never before entered his mind, or if they had, he chased them away as something entirely out of place with one before whom the world appeared so bright and beautiful.

“Sufficient to the day,” he thought to himself, “would be the evil thereof;” and hugging to himself the idea that his present prosperity would be perpetual, he would not permit such depressing thoughts to interfere with his present pleasures.

He moved away slowly and mechanically, pondering on the conversation just had, and more than half inclined to follow the excellent advice of his friend. However, before making up his mind, he resolved to consult Belle, though he knew well enough what she would counsel.

In this moody and unsettled state of mind, he reached his home, and found Belle in a terrible passion with the seamstress whom she had just discharged.

Glad of anything to divert his own thoughts from his present situation, he inquired what was the matter.

“Why,” said Belle, holding up a little child’s garment,

"the stupid girl has gone and put the tuck in this dress half an inch lower than I told her ; and she knows how particular I am."

"But did you discharge her for that?" inquired her husband. "You surely did not discharge her for such a trifling cause?"

"Trifling cause, indeed! To be sure I did," she replied, angrily. "Do you suppose I'm going to have a woman about me who don't pay any attention to what I say? Just look at that dress—it is completely spoiled," and she held up to his view a very beautiful and richly trimmed silk dress, intended for their daughter Ida.

Robert did not know enough about ladies' dresses, or children's dresses, to be able to detect the great fault of which his wife complained, and was simple enough to admire it as being very beautiful, and very tastily made.

"You are a fool!" she said, snatching it angrily from him. "Do you suppose I would let my child wear a dress like that? Just look at that tuck. It is a full half inch lower than it ought to be. Everybody will know that it is a botched piece of work."

"But, Belle," said her husband, hoping to soothe her, "you forget you were once a dressmaker yourself. Were you ever treated in that way? Were you ever turned out of your situation because you happened to make a mistake?"

"There you go again, sir. I am much obliged to you, I am sure, for reminding me of what I have been. Perhaps

you had better invite all our friends in, and let them know it, too. No doubt it would afford them infinite satisfaction to talk it over."

"You talk foolishly, Belle ; you talk worse than foolishly. I am afraid prosperity has turned your head. I really think you have acted very unreasonably with the girl. Who knows but upon her keeping her situation with you, depended the support of a sick mother, or perhaps some young brothers and sisters. I think you have acted hastily, to say the least."

"And I think you are a fool, sir," she replied, flirting away.

"Well, that is just what Mr. Hardman says," he replied half laughingly, hoping to avert the threatened storm, "and so long as there are two to one, I might as well give in."

"Then you have seen Mr. Hardman, have you, Robert?" she said, throwing the dress carelessly upon the bed ; and drawing an easy-chair up by the fire, she threw herself in it, while her husband proceeded to divest himself of his coat and hat. "And what did he say?" she inquired, continuing, for Robert had made no answer to her question.

"Pretty much what you said just now, Belle."

"And what was that?"

"That I was a fool."

"Well, he knows you as well as anybody, and is as capable of forming a correct opinion of you ; so I suppose I must not find any fault with him. But come, dear, tell me

what he did say. Did you tell him what you proposed to do?"

"I did."

"What did he say?"

"His advice is that I should sell the house and furniture, break up housekeeping and go to boarding."

"Go on, sir; what else did he say?" she asked, tapping the carpet impatiently with her slippers foot.

"He discouraged the idea of my going into business at present, as I am now situated."

"And why?"

"Because, in the first place, I have no capital. In the next place, I cannot start without the certainty of incurring an expense of at least eight or ten thousand dollars a year. And if I do not succeed in making that, of course I shall be worse off than I am now, and instead of selling my house for myself, somebody else will sell it for me."

"Now, Robert," said his wife, and she turned to him so as to look him full in the face, though without rising from her seat, but rather settling herself in her chair, with an air of determination, as if conscious of her own power, and resolved to exercise it on this occasion, "now listen to me. You told me the other day that you sold full one-half of all the goods in your late firm."

"Well, I think I did."

"And you have made for your share of the profits during the two years you have been with them, over eighteen thousand dollars. Is not that so?"

"I admit that is true."

"Then, if I know how to count right, you must have cleared over thirty thousand dollars in each year, because there were four of you between whom your profits were to be divided."

"And that's true," said Robert, his countenance brightening a little as he evidently caught the idea which was running through his wife's busy brain.

"If, then, you could make thirty thousand dollars a year, and you, as you have said, sold nearly half the goods by which that was made, what earthly reason is there to believe that you could not sell for yourself just as many goods as you did when you were selling for yourself and others? Come, answer me that, Mr. Arnold?"

"Well, there's something in that," said Robert, placing his hand on his forehead, as if he were trying to fasten there the idea which had just been hinted at. "But then I have no capital to start with. It is very true, I believe I can buy as many goods as I wish, and I can sell as many as I buy."

"Then," said his wife, hastily interrupting him, "I think Mr. Hardman was perfectly right in calling you a fool. Here, by your own showing, you have sold goods enough to make fifteen thousand dollars a year, and yet you are afraid to begin—and why?"

"Well, but, Belle, it is a very great hazard. Suppose my customers don't pay up. I have got to pay for my goods any how."

"And suppose you don't pay for them," said his wife, "I

don't see how you are to be any worse off than you are now."

"There is some truth in that too," said Robert, quite willing to be convinced that the course he *wished* to adopt was the right one. "There is one thing very certain, if I don't do something, and that immediately, we must give up the house. I have not over three hundred dollars in the world, and we cannot keep this house going very long with that much money as we are living now."

"That's just what I knew," replied his wife. "How much better it would be to hold up your head, and keep appearances up, and not let people know your real situation until there is absolute necessity for it. If the worst comes to the worst, and we are obliged to sell the house, I shall say amen ; but as things stand now, I think you would be more than foolish to throw away your present chances."

"Well, I don't know but you are right," replied Robert, half musingly. "My own belief is, that I can make out. But I will tell you one thing, Belle, we must cut off some of our expenses."

"Well, of course. I am as ready for that as you are. I am sure you cannot call me very expensive. I have not had anything which is not necessary and proper for my position in society. It is true, we have both spent a great deal of money, and I am willing to acknowledge that I have had my share. But we could not move in the society where we have been for the last two years, and we cannot go into the kind of company we wish to associate with, without expense

There is that seamstress ; I will try and get along without her now."

"How much have you been paying her?" asked Robert.

"Three dollars a week."

"And we must not give any more parties this winter," said Robert, with an air of hesitation.

"Then you must not expect to go to any more," said his wife ; "because if we don't ask our friends, they won't ask us."

"Well, we must stay at home for one winter. Then, I think," he continued, "we had better discard the carriage."

"There you go again," she said, her face flushed partly with anger, as she saw him breaking away from her influences. "That is just what you said before ; and that very thing would do more to hurt you than anything else you could do. Why, people would say at once that you were too poor to keep your carriage. It would be talked of by Tom, and Dick, and Harry, and your credit would be utterly ruined ; and as you say yourself, you have no capital, I should like to know what would become of you."

"But I don't see how I can keep it," was her husband's reply, with an expression which showed that he wished she would point out the way, for he was as loath to part with any luxury as herself.

"Well, we must diminish some of our house expenses. There is the seamstress, I have got rid of her. There is that cook, Betty. I give her twelve dollars a month now ; I can get another for eight."

"Have you any idea," asked Robert, abruptly, "how much our house bills amount to? They will be coming in pretty soon, and I must make some preparation for them."

"I am sure I do not know," replied his wife, coloring deeply, for he was now approaching a very tender point. "There is the grocer, there will be a quarter's bill due him on the first; and the butcher—I can't say how much his last month's bill will come to. I don't know but you have paid the servants' wages."

"Why, Belle," said Mr. Arnold, moving uneasily in his chair, and showing slight symptoms of rising anger, "I am sure I left money with you to pay those bills."

"Yes, I know you did; but they did not send for the money again, and I had to use it in a thousand ways."

"Good heavens!" exclaimed Arnold, "I did not think that. You have done very wrong there, Belle."

"Oh, of course," replied his wife, testily, "I cannot expect always to do right."

"Well, there are no other bills, are there, Belle?"

"Yes, a few," she replied; "some small bills of my own."

"Why, surely, Belle, you don't mean to say that with all the money you have had for yourself and the children, you have been running in debt besides?"

"Well, I have, and I have been obliged to do it. You know I must dress according to the society in which we move. And I must have my jewelry, and the children must have their dresses for parties and their dresses for dancing-school. Then there is the music master, and a thousand

little things that you men don't know anything about, and which I suppose you think we can get without the aid of money.

"Well, how much do you owe, Belle, if you know? Have you any idea? Let me see what I have to face."

"Oh, yes, I have some of the bills here, Robert. You can readily see how much they come to," she said, coloring still more deeply; and rising, she went to her bureau, and taking from one of the drawers a mass of crumpled papers which had been carelessly thrown in, she laid them on the table before him. One by one he unfolded and smoothed them out, but without uttering a single word; for while thus occupied, he had been mentally calculating the total amounts, and the aggregate gave him a shock more severe than even the advice of his kind friend, Mr. Hardman.

"By heavens, Belle, this will never do!" he exclaimed; "here are over twenty-five hundred dollars of bills, besides all the money you have had. And I see that some of them have been due these six months. If I had known that, I do not think I should ever have troubled Mr. Hardman for advice, for common sense would have told me that I was going to the devil as fast as I could."

"Of course, sir," she replied, "there is nobody extravagant but me. Your horses and carriages don't cost anything; and your champagne suppers don't cost anything; and your whist parties don't cost anything. And you didn't spend any money at Saratoga last summer. Oh, no, not at all! But I must keep this house, with its five servants.

and dress myself and the children as you always wish to see us dressed, and I suppose you will allow me an hundred dollars a year to do it with. Oh, no, you don't spend any money! Now, look here, Master Robert, here are some bills that came in this evening while you were out. Just please to look at those. There is your bill for liquors and segars, and there is your tailor's bill—and here's another small item, your harness maker. Just please to see how much those come to, and they are not three months old yet."

Robert glanced at their amounts and saw that the total reached nearly seven hundred dollars, at which he was rather startled, principally, however, because he knew he had not the means to pay them. For a few moments he sat perfectly mute, and his wife, as if conscious of the tenor of his thoughts, made no effort to break the silence. At length, hastily rising, he dashed the bills on the table with unnecessary vehemence, and exclaimed, "I will do it or die."

His wife well knew what these words meant, and feeling that she had carried her point, at once endeavored to change the current of his thoughts.

She spoke of his proposed business arrangements. Asked what kind of a store he had taken, what rent he paid, and various questions of that kind which she knew would interest him, and which conveyed the idea that she, too, was deeply interested.

CHAPTER XII.

“UNCLE GEORGE,” AND WHAT HE DID.

“I TELL you what I think of doing, Belle. You know there is Uncle George. I have not seen much of him these three years, and I know I am the only relative he has living in the world. He is a very wealthy man, and perhaps he will be willing to give me a start.”

“I wonder you didn’t think of that before,” said his wife, now glad to see that she had so completely carried her point. “I have no doubt at all but he would gladly assist you.”

“But I will tell you, Belle,” said he, with something of hesitation in his manner, “he is one of those kind of men, if he knows how we have been living, or should happen to know that out of all I have made I have not saved anything, he would be the last man in the world to help me. I mean to try him, however, to-morrow, and if he will only give me a lift, I shall not feel afraid of the consequences, notwithstanding Mr. Hardman’s predictions.”

“I don’t think,” said Belle, “that Mr. Hardman is capa-

ble of appreciating what you really are or wish to be. I think he is so set in his ways, and has such an idea that every person can do just the same as he has done, that he cannot make proper allowances for differences of education, habits, and associations, and he makes up his mind that whatever he could do, any other person could. Now, don't you think so?"

"Well, I have often thought of that myself," said Robert, "and I have told him so times and times again; but he says that what one man can do another can, and he won't receive any excuse. I think he is very unreasonable there, and don't make proper allowances. But, Belle," he continued, "do you think it is best to give any more parties this winter? Don't you think we had better retrench a little upon that point? I am as fond of spending money as you are, and I am very willing to earn it, but I am really afraid I shall hurt myself."

"Hurt fiddlestick! There's no use of doing things by halves," said his wife; "either make up your mind to adopt the course you said you would just now, or else do as Mr. Hardman has advised you. You can't stop half way. If you give up your carriage, they will say you are too poor to keep it; if you don't give parties, they will say you cannot afford it; and little by little you will find your credit oozing away, and all your efforts to keep the position that you now have, will be in vain."

"I know, Belle, that all sounds very well, but how will it look for me to be giving a party that will cost me four or

five hundred dollars, while at the very same time, I have not paid, and cannot pay for the clothes you have on?"

"Well, I suppose it would look bad, and does look bad, if everybody knew it, and I am sure I shan't tell them; but how can you mend it? You are in that position now that you are compelled to choose one of two things—you have got to give up the house and go to boarding, or you must make up your mind to keep it, and face it out. If you choose, after all you have made, to go back so soon to where you began, without an effort to keep your place, I have not a word to say, of course. But my advice is, to keep up appearances; for as long as you do that—so long as people believe you are rich—so long they will treat you as if you were rich. But once you seem poor, you will find that every person will turn a cold shoulder to you. Why, Robert, how many do you suppose that visit us now, if you were to give up housekeeping to-morrow and go to boarding, would believe that you did so except because you could not help it?"

"I know there is a great deal of truth in that," said Robert. "I know the opinion of the world goes a great ways; but it is a desperate game I have got to play. However, I have made up my mind, at all events, to try it, and, as you say, I can't be any worse off a year hence than I am now."

The conversation continued in this strain for some time longer—Belle arguing her point with a pertinacity which insured her husband's adherence to her views, and he readily

falling in with them because they suited his own. The good advice which Mr. Hardman had given him was forgotten, and he made to his own conscience the plea that his friend was not capable of making proper allowances for the great differences in their positions. He was a very wealthy man, who could afford to live as he chose. He could spend his five, ten, or twenty thousand dollars a year, or he could live upon one. He could go in a coat out at the elbows, and those who knew him would laugh at his eccentricity. But if Mr. Arnold were to come down to a thousand dollars a year, and wear a shabby coat, the world would say at once that he could not help himself.

And so he satisfied himself by this false sophistry that he was right, and that his wife's view of the case was the proper one.

Before they retired for the night, Robert had firmly made up his mind that, in spite of the advice of his good friend, Mr. Hardman, he would take the chances, and go into business on his own account ; and in order the better to keep up present appearances, they determined to economize within the house as much as possible. Betty, the cook, was to be discharged ; the seamstress had already been dispensed with ; the music lessons were to be discontinued as soon as the quarter was ended ; and they were not to give but one more party during the season. By these means, they calculated upon saving at least four hundred dollars during the year—not for one instant thinking what a mere drop in the bucket that was, compared to their extravagant

and foolish expenditures in other quarters, which could only be counted by thousands.

The next morning, in accordance with the promise he had made to his wife, Robert called at his uncle's store. Now, it happened that it was on this very day that Mr. Arnold had met Mr. Benson, as has been stated in a previous chapter, and perhaps he could not have chosen a worse opportunity for accomplishing the purpose of his visit. However, he knew nothing of that, but entered the store determined to lay his case plainly before his uncle, and solicit his aid in re-establishing himself in business.

"Well, Robert," said his uncle, after the first greetings had been exchanged, "it is a long time since I have seen you. I have heard of you, though, my boy, and I am glad to hear you are doing so well."

"Yes, uncle, I have not troubled you very often ; but I have come to ask a favor of you just now. I suppose you know that my firm is dissolved?"

"Why, no ; you don't say so. This is the first I have heard of it. How comes that ? I thought that you were doing very well indeed."

"And so we were, but we didn't agree very well," said Robert, not at all desirous of telling the whole truth if he could avoid it, though he did not mean to tell a direct falsehood. "We were doing very well indeed, but old Mr. Henderson is such a queer man to get along with, and so precise in his ways, he was all the time making trouble between us."

Now that was a deliberate falsehood ; but Robert spoke it rather in the exuberance of his imagination, than believing in its reality.

“ Well, Robert, what are you going to do ? ” asked his uncle, at the same time motioning him to take a seat.

“ Oh, you know I can’t be idle, Uncle George, I can’t afford that ; so I have taken another store, and am going to commence business on my own hook at once.”

“ That’s right, Robert, that’s right ; I am glad to see that you don’t intend to remain idle. Of course, with your experience in the business, and large acquaintance, you can’t help doing well. But how did you get on in the old firm ? I heard you were doing a first-rate business.”

“ And so we were, uncle—and so we were,” replied Robert, rubbing his hands gleefully, at the very thoughts of it.

“ What do you suppose you made, Robert ? ”

“ Why, my share, for the two years I was there, averaged nearly nine thousand dollars ; ” and as he spoke, Robert was ready to have bitten his tongue off for having told so much of the truth, for he was sure that his uncle would expect that out of so large an amount he should have saved something handsome, and he was equally sure that he would ask him how much he had saved. Sure enough.

“ Well, Robert, how much did you save up out of that, my boy ? ”

“ Why, to tell the truth, uncle, I can’t say that I have anything of any great consequence saved. I bought the

house I live in, and that, with the furniture, used up pretty much all I had the first year. And then it costs more to live as I must live now than when I was a clerk."

"Oh yes, I suppose so, of course," said his uncle, a cloud passing over his face. "What did you give for your house? You have a fine one, I dare say."

"Eleven thousand five hundred dollars," replied Robert, rather proudly, "and I think I got a good bargain at that—at least good judges tell me so."

"Oh well, that is something of a capital to start on," said his uncle; "you can easily raise money on that. Of course you paid cash for it?"

"Well, not all," replied Robert, rather hesitatingly, for he saw that the crisis was approaching.

"Well, how much did you pay on it?"

"Three thousand dollars."

"Why, you don't mean to say you have got a mortgage of eight thousand five hundred dollars on the house?"

"Yes, uncle."

"What, and call it your house! Why, it don't belong to you at all, Robert, unless, indeed, you have got the money to pay for that mortgage."

"Oh, that is all fixed; there will be no trouble about that."

"Well, well, I suppose you know what you are about best, Robert. But what can I do for you?" and his manner, as he asked this question, convinced Robert that however much he could do, it was little enough he might expect now

"Why, the fact is, uncle, I want some assistance to start in business with. I don't pretend, of course, to have any claim upon you; but if you feel that you could, I should really like that you should give me a start."

"Well, how much have you to begin with, of your own?" said his uncle.

At this question Robert stammered and colored, for it was a home thrust, and he dared not deceive his uncle, and he was equally afraid to tell him the real truth, for he well knew his habits and principles.

"Why, uncle, I have not anything, to tell the truth, of any consequence—not enough, at all events, to begin upon in a business by myself."

"Well, you must have something," said his uncle, in a tone of interrogation, and seemingly rather displeased at Robert's manner of evading a direct reply. "You certainly can't have spent sixteen or eighteen thousand dollars in two years, if you have only paid three thousand dollars on your house."

"Yes, but, uncle, I paid for my furniture, you know; and then, as a man in business, I had to live very differently from when I was a clerk. I suppose I have been rather extravagant, and have not saved as much as I ought to have done. But then you must make all allowances for a beginner."

"Certainly, certainly, Robert," replied his uncle, with a tone of affectionate earnestness, "I shall be glad to know that you are doing well, and to prove that I am interested

in your welfare, I will tell you what I am willing to do. It is true I have not seen much of you of late years, but I have never lost sight of you, and shall not forget that you are my only brother's child. Now I will lend you to begin with, as much capital as you have to put in yourself."

Robert's heart sank within him at these words, for he well knew that once his uncle was informed of the manner in which he had squandered—for even *he* could find no other term for it—all the profits of his two years' business, and owed enough to support him handsomely for another year, he would be the last man in the world to lend him a helping hand. His ambition was strong, but his sense of honor proved the stronger, and with a frankness perhaps to be commended under the circumstances, he said,

"Well, uncle, if you can't do more than that, I am afraid it will be a long time before I can get into business."

"I don't exactly understand you, Robert," said his uncle. "what do you mean?"

"Well, I mean simply this, that I have been foolish enough not to save anything, and I have not a thousand dollars of my own in the world."

At these words, Mr. Arnold arose, and placing his hands behind him, approached his nephew so close as almost to touch him, and said, with an air partaking of astonishment, doubt and anger,

"You don't mean to tell me, Robert, that out of eighteen thousand dollars earned in two years, you have not saved anything?"

"Oh, yes, uncle," replied Robert, "I have my house to show, and my furniture."

"Your house—pshaw! It is not your house. It belongs to some other man. I would like to know how you are going to pay the eight thousand five hundred dollars which you owe on it. And as for your furniture, please to tell me what good that is going to do you, and what do you suppose it would bring now? Do you expect to go on living at this rate? and do you think that I would do anything to encourage it?"

"Oh, no, not at all, uncle, not at all. We have made up our minds to change our whole course of living. We are going to retrench and cut down our expenses."

"Well, I am glad to hear it, for it is quite time," said his uncle, with something of asperity in his manner.

"I have partly secured a store in Liberty street, and I have no doubt I can get along very well. I am sure I sold nearly half the goods for the firm since I have been with it, and I have no fear of the future if I can only once get under headway."

"Indeed that is prompt, Robert, and I hope you will not be disappointed. But I tell you plainly, you need not look to me for any assistance. If you had told me that you had saved up ten thousand dollars, yes, or the half of it within the last two years, out of your large profits, and had it to show, I should not have minded to loan you as much more; but I don't feel like risking my money with one who don't know how to take care of his own better than

you do. Now, there's no use of talking, Robert," he said, seeing that his nephew was about interrupting him, "there is no use of talking ; you know me very well. I should be very glad to hear of your doing well, and should be equally glad to have helped you ; but I can't run any such risks as that. It would be contrary to my principles, and I really think I should be doing you a positive injury."

"Then you can't let me have anything to give me a start with?"

"Not one dollar, young man," replied his uncle, with an air of firmness, which Robert well knew it would be an almost hopeless undertaking to attempt to overcome—"not one dollar. If you have not learned to save yet, it is time you began, and the quicker you do it, the better it will be for yourself. Take my advice, sell your house and furniture and go to boarding. Put the money they bring you into your business, and in a few years you will be independent, if you only make up your mind to it. You are young enough yet to begin again, and your past experience may help you."

Robert feared that it would be useless to argue with one so set in his opinions as was his uncle, and in fact he had almost felt what the result would be when he first entered the store ; but his natural buoyancy of disposition led him to hope even against hope, and he determined upon one last effort.

"You are right, I know, Uncle George. I am fully sensible of the folly of my past course, and have no ambition to

continue in it ; but I don't want to receive your refusal as final until I say a few words more.

"You know that I am now called a capable, experienced, and excellent salesman. My business reputation stands high, and as yet I do not think it has been injured by my mode of living. That I mean to correct at all hazards, and go on henceforward in a moderate scale.

"A sudden change, such as you advise, might affect me so seriously that it would take years to repair the injury. Now, all I ask is a small start ; give me a chance to do for myself, and if I prove unworthy of your confidence, or false to my present professions, you know what to do. But don't let me break down in the very outset of my career for one fault. You know, Uncle George, the old hunter didn't throw his rifle away because it missed fire once ; he picked the flint, and tried it again. Now, you have never tried me. I might have deceived you, and told you that I had ten thousand dollars, and you would have let me have as much yourself. Come, please think it over once more."

"I won't admit that you are right, Robert," said his uncle, evidently softened, "but I won't be the one to condemn you utterly for one fault. No, I believe you feel what you say, and I will prove to you that I am willing to help you on. I will let you have five thousand dollars for three years ; that will give you a start at least."

Robert was most profuse in his thanks, and in his professions of gratitude for this timely assistance.

"Where did you say you thought of locating?" said his

uncle, as Robert having drawn up and signed a note at three years' date, received his check for the five thousand dollars.

"I have taken a store in Liberty street ; that is, I have the refusal of it, and now I will secure it at once."

"What rent do you pay ?"

"I get what room I want for two thousand dollars."

"That is not very high, considering the location. Well, go ahead. I am sure I wish you well, and I am equally sure you can do well, if you act judiciously and discreetly. Remember, you must be prudent and economical. Give up your high notions of fashion and folly for the present, and by the time you have got together a few thousands by hard work, you won't be half so much inclined to spend them foolishly as you are now. I shall always take an interest in your welfare so long as you deserve it. There, never mind any more thanks. I am busy now. Go along, and God speed you."

There were few lighter-hearted men in New York than Robert Arnold as he left his uncle's store, and he resolved that he would cut loose at once from the trammels of folly and extravagance by which he had suffered himself to be bound, and prove worthy of his uncle's kindness and confidence.

CHAPTER XIII.

THE CARPENTER'S WIFE AGAIN.

TURN we now to a more pleasant theme than the vices, follies and extravagances of Robert Arnold.

Mr. Benson has gone on prospering and to prosper. He has maintained a steady course of industry, fair dealing, and integrity, and has never worked for any one who has not gladly availed himself a second time of his services. On every man having dealings with him, he left impressions for good, and he was on the high road to fortune.

Fame of a certain kind he has already attained—the fame of which he might justly feel proud—in being called and known as a just and honest man, and he had obtained a position in his profession of which many of more years, and more experience might justly feel proud.

He lived yet in his little cottage in Forty-second street, for the party purchasing from him had changed his mind as to its present use, and was glad to retain so good a tenant at a mere nominal rent, considering the price which he had paid for the ground.

He had finished the houses which he was erecting for Mr. Arnold, and awaited that gentleman's return from Europe to close the transactions with him. The four months appointed for his absence had expired, and he was expected in the next steamer, and sure enough the next steamer brought him.

Very soon after his arrival, he went to his houses to examine them, and took with him one of the most celebrated builders of the city, who not only could find no fault with them, but pronounced them built in the very best and most workmanlike manner.

On his return to the store, he directed one of his clerks to send for Mr. Benson the next day at two o'clock, and on the next day, at the appointed hour, they stood again face to face.

Mr. Benson had a roll of papers under his arm, and after the ordinary compliments of the day, as if they had only parted a week before, Mr. Arnold said abruptly, "Well, Mr. Benson, I have been up to look at those houses."

"I hope you like them, sir. I have tried to do justice to your good opinion of me. I trust you will have them examined by competent builders."

"I have done so, and am perfectly satisfied. Now, how much do I owe you?"

"There," said Mr. Benson, laying his bundle of papers on the desk before Mr. Arnold, "there are the accounts of every dollar I have expended on the houses. You will find vouchers there for every nail in them, sir."

"Yes, I dare say that's all right," and he opened them carelessly ; glancing at the total, he raised his eyes calmly to Mr. Benson, and said very quietly, "I don't see any charges for your services here."

"No, I have not made any. I leave that entirely to yourself, sir."

"Let me see," said Mr. Arnold, taking up a pencil and making a few calculations. "You have expended some ten thousand dollars more than I find you have drawn. How did you get that?"

"Mr. Hardman lent it to me on some securities he holds of mine."

"Of course you paid interest?"

"Yes. One cannot borrow money now-a-days without interest."

"But you have not charged any profit on these bills?" queried Mr. Arnold.

"Not one cent, sir. There are the bills for every piece of wood, iron, or stone put in them exactly at their cost."

"Well, I don't expect you to work without some profit, and you don't choose to make any charge?"

"None, sir. Do as you choose, and if my work suits you, I shall be happy to have any further orders."

"You may be sure of that, Mr. Benson. Robert," he said to his book-keeper, "hand me the check-book ;" and he proceeded to fill up a check, which done and signed, he handed to Mr. Benson, who, glancing at it, saw that it was for four thousand dollars more than the balance actually

due, giving him a handsome profit on his materials, and a compensation equally handsome for his own personal supervision.

It was more, much more than he expected, but he knew his customer so well, he dared not remark upon it. He contented himself, therefore, with thanking him heartily for his generosity, and concluded by hoping that he would confide to him any further business in his line which he might have.

"You shall hear from me again, Mr. Benson. I am perfectly satisfied with you, and your mode of doing business."

Mr. Benson took leave of his new found and eccentric friend, quite at a loss what to make of him, and wondering if he should ever see him again ; but perfectly satisfied that he had acted fairly, honorably, and conscientiously, and equally satisfied with the reward he had received.

* * * * *

Mrs. Benson was seated at the table, in her small, but neatly furnished parlor of her cottage home ; the basket containing her work was beside her, and the homely character of the work on which she was engaged showed the domestic, industrious housewife ; for, and it is to be hoped that no reader will blush to read it, she was repairing a pair of her husband's pantaloons.

Nelly and George were asleep in their respective cribs, and Mrs. Benson was awaiting her husband's return. The tea-kettle was simmering in the kitchen, the table, with its

pure white cloth and its equally pure white china, was spread.

"Gaily, happily, and contentedly she was working, her thoughts divided between the loved *ones* who were sleeping within reach of her anxious ear, and the loved *one*, whose coming she looked for with such fond expectancy.

A rap at the door—for there were no bells in the house, aroused her—and pausing in her work, she listened to hear the footsteps of the servant who answered the summons.

In a few moments, the door of the room in which she was sitting was opened, and the servant ushered in a female—a stranger—but one who, at the first glance, commanded her attention.

"Mrs. Benson, I hope," said the visitor, as the door was closed by the retreating servant.

"That is my name," said the hostess, dropping her work, and looking rather amazedly at the strange, and most unexpected visitor, for she was young, decidedly good-looking, and interesting.

"Oh, madam, how can I ever thank you, and your noble, generous husband?" was the exclamation of the stranger, as she rushed forward, and seized the unresisting hand of the astonished Mrs. Benson. "I have longed, and wished, and prayed that I might see those to whom I was under such great obligations, and I have only now dared to call.

"I see you do not know me," she continued. "Of course you do not. My name is Scott—Susan Scott."

Without waiting for further introduction, Mrs. Benson at once comprehended the whole object of this strange visit,

and the reader need hardly be informed as to the personality of Susan Scott.

"Really, Mrs. Scott, I am glad to see you," said Mrs. Benson, rising, for she had thus far remained seated in mute astonishment. "I am truly happy to see you. My husband has often spoken"——

"God bless him! and God bless you!" interrupted the visitor, for it was indeed Susan Scott. "I have called to thank you and him for my present happiness. Oh, madam, how I *do* thank you!"

"Look here, Susan," said Mrs. Benson, withdrawing her hand, and wiping her moistened eyes, for well she knew the history of that unhappy woman, "I don't want any thanks. If you want to make me very happy, just sit down, and let me cry for a few minutes;" and sure enough, she did throw herself into her chair again, and gave vent to a good, hearty burst of tears.

Mrs. Scott sympathized wonderfully with her, for she threw herself upon her knees, and burying her face in the lap of Mrs. Benson, joined her in tears and sobs.

"There—that will do—I feel better now. Get up, Susan—do get up, and sit down here by my side. Oh, I am so glad to see you!" and Mrs. Benson gently raised the weeping, trembling creature, who seemed helpless for all but tears.

"Dear—good—kind"——

"H—sh—there, stop," said Mrs. Benson, wiping her eyes, "are you really Susan Scott? are you the woman"——

"Yes; I am the happy, grateful wife, of a happy grateful

husband. I could not resist the impulse which brought me here to-night, to thank you, and your dear—kind—noble—generous husband. Oh, madam, what do we not owe to you !”

“Well, I don’t thank you, Susan, for making me cry. And you are Susan Scott,” and Mrs. Benson pushed back the glossy hair from the fair forehead of her visitor, and gazed for a moment in silence upon her eloquent features ; “and you are really Susan Scott. I declare I almost love you, Susan.”

“And I declare that *I do* love you and yours, with all my heart and soul,” was the enthusiastic reply of the agitated woman. “Oh, Mrs. Benson ! how I have longed to see you, and thank you for your husband, for he would never receive my thanks, even while he must have known that my heart was overflowing with gratitude.”

“Never mind that. He knows and feels, and so do I, that he has only done as he would be done by ; so don’t talk of that any more. Why, Susan, you are a beautiful woman,” continued Mrs. Benson, gazing with affectionate kindness in the face of the blushing, excited woman now seated by her side. “And how you must have suffered.”

“Oh, madam”——

“Don’t call me madam, Susan. I love you already, and madam sounds very harshly to my ears.”

“Then, my angel—my”——

“Susan Scott, I am a woman as yourself. I love my husband as you do your own. I am only a loving woman.

I believe I feel for the sorrows, and trials, and troubles of others, and I have felt for you, for my husband has told me of you. Call me by some other name. I am only such as you are, except that God has prospered me above you."

"Mrs. Benson, I called this evening," said Mrs. Scott, rising, "to thank you—to tell you that I and my children pray for you nightly, that we love and honor your very name, and that"——

What she would have said was interrupted by the opening of the parlor door by the servant, who ushered in an elderly gentleman, a stranger to both the inmates of the room, but of whose entrance into the house they had been entirely ignorant, so deeply engrossed were they with their own thoughts and feelings.

"Mr. Benson is not in, I see," said the stranger, advancing to the centre of the room, and laying his hat upon the table by the side of Mrs. Benson's work.

"No, sir ; I expect him every moment. Be seated. He is generally home by seven."

"Well, I will sit down, as I came to see him. You have a nice snug house here," he said, seating himself, and looking around, with the air of one competent to pass an opinion, and entitled to express it."

"Large enough for our means, and for our wants, sir," replied Mrs. Benson, courteously. "We have a small family, and"——

"Don't need much room," interrupted the stranger, not allowing her to finish her sentence.

"Sit down, Susan," said Mrs. Benson to Mrs. Scott, who, on the advent of the stranger, had turned as if to leave the room. "My husband would not like it if you left without seeing him, now that you are here."

Mrs. Scott turned to resume the chair which she had quitted as the stranger entered the room, and as she did so, the light fell full upon her face.

Starting from his chair, the stranger hurriedly approached her, and laying a hand upon her shoulder, said, in tones of the deepest emotion, "I beg your pardon, madam, but may I ask your name? You resemble a friend who was once very dear to me."

"Susan Scott, sir," she replied, rising, and gently removing the hand from her shoulder.

"You are married?" he said, in a tone of inquiry.

"I am, sir."

"Your name before your marriage?" you look so much like her, I cannot be mistaken."

"Susan Merton. I was named after my mother."

"I know it. I was sure I could not be mistaken," and the stranger sank back into his seat, covering his face with his clasped hands, while his companions gazed alternately at him, and at each other, in mute astonishment.

For a few moments this silence was maintained unbroken, but at length the stranger raised his hands from his moistened eyes, and rising, he moved towards Mrs. Scott, who sat shrinking and trembling, lost in wonder and amazement.

Pushing the hair from her fair forehead, he gazed silently

at her for a few moments ; and returning to his chair, he sank rather than seated himself in it, and gave way to a burst of irrepressible emotion, while the females gazed at him in undisguised astonishment, thinking, very possibly, that he might be some escaped lunatic.

Whatever might have been said or done at the moment, was interrupted by the unannounced entrance of Mr. Benson, who, as he caught sight of his visitor, sprang forward with an exhibition of astonishment and respect, singularly blended, and said, " Why, Mr. Arnold, I am very happy to see you in my house. My wife, sir," and he turned to his wife, who was as much astonished on hearing the name of the stranger, as her husband was at seeing him there, for she was thoroughly familiar with his kindness to, and confidence in her husband.

" Yes, I know her. We have had quite a chat, Mr. Benson," and the old gentleman busied himself in wiping alternately his eyes and his spectacles. " We know each other now very well—don't we, Mrs. Benson ? I know you thought me an old fool. Come, tell the truth. Didn't you think I had escaped from the asylum ?"

CHAPTER XIV.

UNCLE GEORGE FINDS A HOME.

"No matter what she *thought*, Mr. Arnold, as she knows who you are, I will answer for what she thinks now of one to whom we are under many and deep obligations."

"Tut, tut ! never mind that now ; that is what I would call bosh from any one else ; but I know you are above anything like fawning or flattery. I came here for a singular purpose, and hardly know how to tell you what it was ; but I have been much surprised, and as much pleased at meeting this young woman. How did you come to know her ?"

"Because he is the best and kindest and noblest of men," interrupted Susan, advancing towards Mr. Arnold and interrupting the reply which Mr. Benson was about to make. "Because he has a heart to feel for the woes of others—because his hand is as open as his heart. I--we—my husband, my children, owe to him under God all we have and all we are. But for him, we should have starved to death ; but for him, my husband would have filled a drunkard's grave, and my little ones with myself would have

found a resting-place in the Potter's-field. He is an angel of goodness, sir—an honor to manhood. It is the anniversary of my marriage day, and I came here to thank him and her (and she turned to Mrs. Benson), for making it so bright, so joyous, and so happy."

"You must excuse her," said Mr. Benson, actually blushing at his praises so eloquently and so truthfully bestowed by the earnest, grateful woman. "She is the wife of my foreman, sir, and thinks she is under obligations to me, because I did unto her as I should have wished others to do unto mine in similar circumstances."

"Yes, I see. I know all about it now. And you are the daughter of Susan Merton?" said Mr. Arnold, advancing towards Mrs. Scott, and again pushing the hair from her forehead. "You are very like her. She married a second time, did she not?"

"Yes sir, and that was the cause of my misfortunes and unhappiness—excuse me, sir, I did not mean to speak of myself."

"But I want you to do so; not now, however—some other time. Mr. Benson, you have not had your supper yet? I will join you."

"With all my heart. Come, Mary, hurry up. Sit down, Mr. Arnold. Come, Susy, sit down and make yourself at home."

"Thank you, Mr. Benson; not this time. I came here only to thank you for—"

"Never mind now, Susy. I understand all about that."

Just sit down, and we'll hear that on your next marriage day," said Mr. Benson, half jocularly.

"I cannot stay. Henry will wonder where I am, and I must hurry home to get his supper ready. Besides, I have left the children alone. I must go now, indeed I must," she said with an earnestness which showed that her heart yearned to accept the proffered kindness, but her duty called her away.

"Good night, Susan," said Mr. Arnold, taking her hand, and gazing in her expressive face with an earnestness that caused the blood to mantle her cheeks, "I am glad, very glad—I am thankful to have met you, and rely upon it, you shall hear from me again."

"If you must go, Susan," said Mrs. Benson, "take these to the children," and she handed a parcel neatly wrapped up in a napkin. "Never mind what it is. It may please them."

"Heaven bless you, sir," said the grateful wife, as with tearful eyes, she approached Mr. Benson, "I can never be sufficiently grateful for your boundless kindness to me and mine. I can only thank you and pray for you. Good night," and drawing her shawl around her, she wiped her streaming eyes with the corner, and took her leave without daring to trust herself to utter further words.

"Come, Mr. Benson, tell me, how did you come across that young woman? I would not have missed seeing her for half my fortune. Tell me what you know about her."

"About her family or her circumstances before I saw her,

I know nothing ; but all I have seen of her, justifies my best opinion of her as worthy every regard and esteem ;” and while Mrs. Benson was preparing the evening meal, her husband narrated briefly and with becoming modesty his first meeting with Mrs. Scott, his subsequent interest in her behalf, and the happy results which had attended his efforts to reform the seemingly lost husband.

Mr. Arnold’s good sense and knowledge of human nature, served readily to fill up what Mr. Benson chose to omit in his narrative, and he felt an emotion of pride and pleasure that he had been enabled to serve one who was so ready to obey the precepts of the golden rule.

“Now that we are alone, and as Mrs. Benson is not frightened at me,” said Mr. Arnold, when they were seated at the supper-table, “I will tell you what brought me here. You know I am a bachelor, and have no relations but that extravagant scapegrace, my nephew Robert. I am boarding ; I am tired of it. It is a cheerless, lonesome life. I have no home, in truth no resource but my own thoughts for pleasure, and I want some change. I am getting too old to continue in this mode of life much longer.”

“I came up this evening, to tell you the truth, to see if I should like your wife as well as I did yourself when I first saw you, and if I did, I had a proposition to make to you. I am a rough, plain speaking man, and therefore, Mrs. Benson, let me say in my own way, I do like you. I believe you every way worthy of your husband, and I could not pay you a higher compliment ; and now I have said that, I

will tell you the proposition I wish to make. It will add something to your troubles and cares, but I will make any compensation for that you may ask. I want you to take one of those houses you have just finished, Mr. Benson. I will furnish it—give me a room, and let me feel I have a home, and when I die the house is yours.”

“Mr. Arnold,” said his host, actually crimsoning to the temples, “You are surely not in earnest. What, you the wealthy”——

“Never mind my wealth, Benson. I can’t eat it, and I can’t carry it with me. I tell you I am lonesome as I live now. My nephew has a fine house, and lives in splendid style, but it is not a home, after all, such as I want, and though he would be glad enough to have me there, I would not go, and be subject to the noise, and bustle, and confusion of his fashionable friends, as he calls them, for all he will ever be worth, and little enough that will be if he don’t carry less sail.”

“But really, Mr. Arnold, I cannot afford to live in the style suited to your position.”

“You can afford to live in a style suited to my tastes, and that is a great deal better, sir. Come, sir—come, madam, what do you say?”

“Why, really, Mr. Arnold,” said Mrs. Benson, who had listened in amazement to this singular proposition from one who, an hour before, was an utter stranger to her, save as she had heard of him from her husband, “I do not know

what to say. This house is quite suited to our means, and we have abundance of room. If you are earnest"——

"I never jest, madam, with those I esteem," said Mr. Arnold with unwonted earnestness. "I am in earnest. As to your means, it surely won't cost any more to live in one house without any rent, than it would in this one where you must pay something. I don't want show or fashion; I want comfort. I want a home. I don't feel towards you as though you were strangers, and I should like to make my home with you. Come, sir, you know my way of doing business—yes or no. I know it will give you some trouble."

"Yes sir," said Mr. Benson, promptly, with a glance at his wife, which she rightly interpreted.

"That's all I wanted. The matter is settled then."

"But what am I to do with this house. I declare I shall leave it with regret. I began life here, and"——

"Mr. Scott is a perfectly steady man now?" queried Mr. Arnold, apparently not heeding the last remark.

"Perfectly. He is a thoroughly reformed man, and as trusty as steel."

"Then put him in here, and I will pay his rent. You need not look surprised; I have my own reasons, and should like to do that much for the sake of old memories."

"Certainly, Mr. Arnold. But really I hardly know how I shall feel in such a house as yours, after living here in this dear humble little cottage."

"Well, you can't tell till you try. Now, madam, you

can busy yourself in getting the other house ready as soon as you choose, and the quicker you get in, the happier you will make me. I long for a home. I have no time to attend to furniture. Do you go and order what is proper. Send the bills to me, and please to remember, madam, that I love *comfort*, and he placed a strong emphasis on the word, which Mrs. Benson, with a woman's shrewdness, interpreted as meaning the opposite of fashion.

"You know we have two children," said Mrs. Benson, hesitatingly, "and I am afraid, as you are not accustomed to them, they may annoy you."

"What is a home without children, madam? I don't care if you had half a dozen."

"Well, I see you are determined to take your chances, and all we can say is, that it will make us happy to add to your comfort and pleasure."

"Then that's settled. When shall we move in?"

"Oh," said Mr. Benson, laughing, "you must not be so impatient for your comforts. I won't keep you away from them any longer than I can avoid, but you know women have a great many things to do to get a house in order. You must leave that to me."

The evening was passed in cheerful, pleasant conversation, and when Mr. Arnold reluctantly took his leave, it was with an impression, that if any person could make a home happy for a lonely old man like himself, it would be the members of the family from whom he had just parted.

It is not necessary to enter into a detail of the events of

the next two weeks. Mrs. Benson had her hands full in purchasing the furniture, and getting the house in readiness for occupancy, and Mr. Benson, who never neglected his business, found abundant amusement each evening in listening to the details of her daily labors and achievements.

The house was at length ready, and with real regrets Mr. Benson and his family took leave of the pleasant cottage which had been their happy home for so many years, and it was given up to Scott and his wife, who were infinitely surprised at the liberality of Mr. Arnold, but who, acting under instructions from Mr. Benson, forbore to mention to him that they were aware of his agency in their present happiness.

Mr. Arnold was duly notified that *his rooms* were ready for him, and without any word, more than if he was leaving one boarding-house for another, his trunks were packed, and he was duly installed in his new home.

He did not express a word of comment upon the furniture of the house, nor the arrangement of his own rooms, but on the morning after he had occupied them for the first time, when he came to the dining-room, where the morning meal was awaiting him, he went up to Mrs. Benson, and before she was aware of his intentions, imprinted a hearty kiss upon her fresh and glowing cheek, and turning to her husband, shook his hand with a warmth and earnestness which spoke volumes. He was happy, and heart could not wish for more.

CHAPTER XV.

TURNING OVER A NEW LEAF.

THE history of Robert Arnold's career for the next two years after the commencement of business on his own account, may be briefly summed up.

The store which he had taken in Liberty street was opened, and his natural energy seemed to be increased by the consciousness that he must now struggle hard to maintain the position which, aided by the kindness of his uncle, he was gradually attaining.

His tact, attention to business, and the cautious manner in which he bought and sold, attracted the notice of many with whom he came in contact, who predicted for him a successful career, and he was gradually but surely establishing a credit which would ensure him future success, unless some untoward and uncontrollable circumstances should arise to operate against him.

He had, though not without considerable trouble, and after several sharp domestic disputes, induced Belle to con-

sent to a marked retrenchment of her own and the house expenses.

The horses and carriage were disposed of, and she accounted to inquirers for that, by stating that since her husband had gone into business alone, he found no time to use the horses, and it was an useless expense to keep them merely for her to make a few calls or take an airing.

With the horses went the coachman, groom, and the expenses attendant upon their maintenance.

The large amount of private bills which both had incurred, were arranged by giving notes at different periods, and he insisted that nothing should be henceforward purchased unless it could be paid for at the time.

To console his wife for the *sacrifices*, for such she called them, which she had made, he promised that as soon as he felt that his business would allow, he would restore all of which his necessities compelled him now to deprive her ; and comforting herself with this assurance, she submitted with as good grace as she could.

Only one party was given during that season, and that on a scale of moderation, which Mrs. Arnold thought quite out of keeping with her "first-class house in its first-class neighborhood." In fact, she muttered something which sounded very much like *mean—shabby*—Robert, however, did not hear it.

However, the party went off very pleasantly, and in due time she brought herself to a condition of contentment which she scarcely thought she could ever have attained under such great deprivations.

Robert's uncle heard of these changes in his nephew's course and mode of living, and was glad to find that his promises of reform were likely to be fulfilled.

He occasionally, too, heard of him in connection with his business, and on all hands his attention, shrewdness, and activity were praised.

He was fast earning a name worthy of his abilities, and his prospects for the future were as bright as the most enthusiastic could have wished.

When the summer came on, Belle hinted very broadly at the necessity for a change of air for herself and the children, to which Robert made no objection, though he placed a most emphatic veto on Saratoga, or any other fashionable summer resort ; but he found a delightful boarding-place on the banks of the Hudson, a few miles from the city, where they passed the season in comparative comfort, and returned in the fall decidedly improved in health and spirits.

At the close of the year, his books showed that his prudence and good management had brought their results, as he had cleared nearly six thousand dollars over and above his annual expenses, and it was with an emotion of honorable pride he communicated this to his uncle, promising that if his present prosperity continued, he would have no difficulty in restoring the five thousand dollars so generously advanced.

The old gentleman was highly delighted, and quite proud of his smart, handsome young nephew, and he congratulated him heartily, not only on the success which had attended

his efforts, but on the fact that he had regained the senses which he had seemed in a fair way of losing before.

The same intelligence communicated to Belle, operated differently upon her. Her eyes sparkled with joy, it is true, but it was because visions of future grandeur and extravagance were floating before them. She saw herself again surrounded by all those appliances of luxury which had so nearly proved fatal to her husband's character, and the loss of which she had never ceased secretly to deplore.

"No, not yet, Belle," he said in answer to her half-hinted request for the carriage and horses. "Wait a little while ; I have determined to increase my business this spring, and if I succeed as I hope to, then we will talk about it ;" and Belle, knowing that it would be useless to argue with him in his present state of mind, contented herself with the anticipation.

Acting upon his determination to increase his business, he commenced immediately his preparations for the spring trade upon an enlarged scale.

He found no difficulty in making his purchases, for his reputation as an active, stirring business man, and his credit for promptness now well established, ensured him a ready reception wherever he went to buy, and he opened the spring business with a stock of goods nearly double that which had been in his store at the same season of the previous year.

He was not insensible to the necessity of great personal exertion, and not only did he give his own time and attention to his business, but he advertised throughout the

country, circulated his cards, and used every known means to attract custom, and he succeeded to such an extent, that he was compelled to engage the services of an experienced salesman, to whom he paid a liberal salary.

The pressure of customers was so great, he could not give to them so much of his personal attention as when he was doing a more moderate business, and one consequence was, that goods were sold and delivered without that close scrutiny as to the standing of his buyers which he had been wont to exercise.

The close of the season showed, however, that he had not miscalculated when he determined to increase his business. He had sold his goods at fair profits, and if his fall trade came up to the mark of that just closed, he might safely mark himself down for twelve thousand of clear gain, if not more, for he had made due allowances for mistakes, and *doubtfuls*, which in the hurry of business had escaped his scrutiny.

This was certainly encouraging, and he felt elated at the prospects before him. He would show his old partners that he could do without them better, perhaps, than they could without him, and as for "Old Henderson," he might pocket his twenty-five thousand dollars and be hanged—he did not want them.

Of course Belle was the sharer of his joyful anticipations, and she eagerly fanned the flame of his ardent hopes. She had met two or three rebuffs from some of her quondam friends, who, now that she had dropped her carriage,

thought it their duty to drop her, and she longed for the time when she should be able to hold her head again as high as theirs.

The second summer came around, and the necessity for a change of air was again urged, and on this occasion Belle urgently protested against being penned up in a country boarding-house, as she was last year, without society of any kind.

‘It is a pity, Robert,’ she said, ‘if a man making fifteen thousand a year—yes, or even ten thousand, and that you know you are sure of—can’t afford something better for his family than a farm-house. If you can’t do any better, very well, only say so, and I will keep the children home, and run our chances of the cholera, or anything that may come ; but I won’t consent to live again as I did last summer.’

“Well, my dear, I don’t want to be unreasonable,” said Robert in reply. “When I felt that economy was necessary, I was determined to practise it, and I did. I have no desire to deprive you of any rational pleasures, so far as I can afford, and if you can find any nice place where you can have pleasant society, I have no objections. So look out for yourself, for I cannot leave my business now to look for you.”

Belle was not slow in acting upon this hint, and found just such a place as she wanted at Cozzen’s, near West Point. There was the best of society, a finely kept house, and pure air, and to Cozzen’s the family went, Robert coming up once or twice in each week during the season ;

and on each visit he was made happy in contemplating the pleasure which his wife and children were enjoying, and gratified at the respect with which he was greeted, for he had made himself honored and respected with all who had dealings with him.

On their return to the city, the fall business was about commencing, and Robert's time was entirely engrossed by it. His spring notes were coming due, and he must make preparations to meet them, and accordingly he went to the banks for his usual accommodations. This course was rendered the more necessary at the present juncture, as many of his Southern customers upon the payment of whose accounts he had relied with certainty pleaded the hardness of the times, and requested an extension, which he was compelled to grant. Circumstances, however, had compelled the banks generally to decrease their line of discounts, and he was therefore forced to go into Wall street for aid to enable him to meet his own notes now rapidly maturing, and this he found no difficulty in accomplishing at reasonable rates, as his credit was unimpaired.

CHAPTER XVI.

GOING BACKWARDS AGAIN.

By these means he carried himself along until the latter part of the year, but the relief which he had expected from others sources was withheld. Others of his country customers, from whom he had looked for prompt payment, complained of short crops, of hard times, and of the general stringency of the market, and the consequence was, that he was glad to receive about one-half of the money upon which he had calculated, and take new notes for the remainder.

He managed, however, to weather the holidays without serious trouble, and during the cessation from business so general at that season of the year, he had ample time to examine into the condition of his affairs, and to determine upon his future course.

An examination of his books showed that if all his debtors paid up promptly, he would clear full fifteen thousand dollars in the year ; but as there were some to whom extensions had been granted, and who would probably require further time, and others who might ask the same favor, he set down his clear gains as certain at twelve

thousand dollars. This was an increase of four thousand over the profits of the last year, and was certainly very encouraging.

However, of the twelve thousand he felt assured, and it was a source of real pleasure to him when he communicated to Belle the success which had attended him.

On the strength of this information, she received his free consent to have a party to please herself, of which she should have the entire control and arrangement ; and when it is stated that it came fully up to her ideas of what a party should be, the reader may imagine that it was in strong contrast to the one given on the previous year, and which Belle had secretly denounced as *shabby and mean*.

The spring business of his third year was about commencing. Some of his country notes had been met—enough to enable him to meet present obligations, but many were unpaid, and there were several thousands of his own notes for goods purchased in the fall approaching maturity.

The stringency of the money market, which he had hoped would abate, continued—in fact it rather increased, and many of those with whom he had been in the habit of dealing began to think that he had gone rather beyond his depth during the past year. Feeling thus, they pushed his notes, then nearly due, into the street, disposing of them at rates which seriously impaired his credit.

He commenced to make his spring purchases, but was compelled to buy at prices which he knew would leave him little margin for profit. He could no longer go where he

chose and command his own terms, for he had lost much of the *prestige* which had attended him for the last two years. Yet he must have goods, for his customers would soon be in the city, and he hit upon a plan, which, if successful, would relieve him from his present embarrassment, and carry him through until they should pay up.

He purchased an amount of goods much larger than he had done the previous year, and gave his own notes at the usual terms, viz., six and eight months. A portion of these goods, that portion for which, even when he purchased, he was sure he could have no demand, he shipped to Boston and Philadelphia, where they were sold at auction for cash, and the proceeds enabled him to meet a part of his own current obligations. There were still some for which provision must be made at once, and his only resource was, as he had done before, to make his own notes, and have them disposed of in the street.

This was no easy matter, for his creditors, as has been said, fearing that he was going beyond his depth, had ridded themselves of his notes at rates which had seriously affected his standing in the street, and when his paper was offered there, he found it could only be sold at the most ruinous rates.

He had sense enough left not to accept such terms, and he managed by hypothecating his country notes received during the spring business, to relieve himself of many pressing liabilities, and thus contrived to live along from day to day.

He had, it is true, a large amount of country notes belonging to him, but they were hypothecated for little more than half their face, and unless they were promptly paid, he would find himself in a very unpleasant predicament. His own notes could only be disposed of at ruinous rates, and to that, with his present prospects, he was determined not to submit, for he was fully sensible that such a course would lead to inevitable ruin.

He had a little over three thousand dollars to meet in the next month, but how to meet that was the object. The banks would afford him no accommodation, and nearly all of his customers' paper was hypothecated. He had enough due him to ensure him perfect exemption from trouble, and handsome profits, so that if all his customers now paid promptly, and surely they could have no further excuse, his clear gains for the past year would sum up over thirteen thousand dollars.

It was a very small sum he owed now, but it must be met, and *he met it*—*How*, the sequel will show.

The reader will readily discover that Robert Arnold's situation was now very precarious. He had gone on thus far, not recklessly nor blindly, for he had carefully calculated the consequences of every step he had taken to relieve himself from his temporary embarrassments. He had, as has been said, enough due to him to pay all his debts, but that depended upon the integrity or ability of his customers to meet their obligations. He tried, however, not to doubt either, and assuming that everything would turn out as he

wished, he encouraged a revival of his old tastes and habits.

Resting in this assurance, he made few objections to an increase in his private expenses, so long as they were kept within his assumed income.

He half promised to gratify Belle's longing desire for the horses and carriage, and her heart was gladdened as she anticipated the hour when she could bow coldly from her own carriage to those who had given her the cold shoulder when she had given it up.

The approach of the hot season warned them that a change of residence was necessary to health and comfort, and it was determined on.

The question of *place* for the summer was discussed on several occasions, and much to Belle's delight, was decided by her husband in favor of Newport. He had selected that spot because many of his personal associates were going there, and because of the great attractions of fishing, of which he was passionately fond. And he did not now oppose his wife when she renewed her request for the carriage and horses. He himself thought it would be a very stupid season at that fashionable place, where everybody kept their establishment, if he had none, and one must be procured.

But ready money would be required as well for those *necessary* expenses, as for those of his family at Newport, and that must be had. More than once he hesitated, and pondered in his own mind whether he was pursuing the proper course. On the one hand, he saw the promise of large pro-

fits, and an income which would justify, as he thought, even extravagant expenditures. On the other, he saw, for he had experienced, the uncertainty of relying upon payments due to himself. And yet he had gone so far, that retreat was out of the question. He was even now involved by his large spring purchases (many of which he had disposed of, it will be remembered, at auction in other cities, for cash, and at great losses) and he must force himself through somehow.

The idea of retrenchment in his expenses was no part of his creed now. Everybody (so he argued) knew that he had been extending his business, and he must keep up appearances to correspond. He had not forgotten Belle's advice of old, "Make people think you are rich, and it is just as good as if you were," and he determined to act upon it.

His better judgment told him he was doing wrong, but he seemed to have grown reckless and careless. He saw that he was on the edge of a vortex; he saw that he was being gradually drawn into a narrow circle, and at each revolution approaching a point from which a retrograde movement might be impossible. But he would wait a little while—he would watch, and when he found that he was going too fast, he would turn and retrace his steps.

But money must be had, and again resort was had to Wall street, but he found now that the regular brokers—those who dealt in good commercial paper—could no longer dispose of his paper, for their customers were too well "posted up" to take anything not perfectly current, and of well-established credit.

He found himself, therefore, under the necessity of seeking aid from another class of men who called themselves brokers. *Breakers* would be the more appropriate term, for they were as fatal to the character and reputation of a business man, as is the *breaker* to the mariner, who is thrown upon them by adverse gales.

But money *must* be had to meet his increasing expenses, or, to speak more truly, to enable him to gratify his growing tendency to extravagance, and he found a convenient ally in one who will be more fully made known to the reader hereafter.

His own notes, secured by a portion of the country notes he still had on hand, were placed in the hands of his new broker, and the needed sum was raised, but at rates which might well cause Mr. Arnold to tremble for his future.

And he was now fairly in the vortex, and was whirling around with such rapidity, he could see nothing very distinctly, nor had he time, even if he had the *courage*, to look for the means of retracing his steps. It was now on—on—ever on. He saw plainly enough the rocks upon which he must be dashed eventually, unless his course was changed, but he seemed to have lost the power to check or control his progress.

They closed the house, and went to Newport, where Robert had engaged apartments at a rate which, added to his own and his wife's personal expenses, would rapidly exhaust the amount, large as it was, which he had obtained from his Wall street friend.

It is not necessary to dwell upon the occurrences which transpired in that centre of fashion, extravagance, and folly, but one incident which took place, deserves a mention in these pages, as it proved in the end portentous in its consequences to Mr. Arnold.

CHAPTER XVII.

THE FAST MAN AT NEWPORT.

THEY had been at the hotel about four weeks. Mrs. Arnold had attracted general attention by the magnificence and number of her dresses ; and Mr. Arnold had, as was the case three seasons before at Saratoga, earned very fairly the title of a liberal, whole-souled fellow. His horses and carriage were admired by all ; the parties which he got up were pronounced delightful, and he was voted one of the lions of the place.

One day, as he was dashing past the hotel with his spirited horses, he attracted the attention of a couple of gentlemen, who were seated on the piazza, enjoying their cigars after dinner.

"Well, I declare," exclaimed one of them, rising suddenly from his chair, and straining his eyes after the retreating vehicle, "that is an elegant establishment. I wonder whose is it."

"I can settle your wonder very easily," said his companion, who was no other than Mr. Henderson, his quondam

special partner. "I ought to know him. I saw him at Saratoga two seasons ago, and he cut just such a dash there. At that time, he was the most extravagant man in the place."

"You know him then?"

"I think I do to some purpose. Why I had twenty-five thousand dollars as special partner in a firm with which he was connected, and I got so frightened when I found out he was living so fast, I was glad to get out of it."

"Well, he does seem to go rather fast, from what I have noticed, and I have only been here a day or two. He'll have a pretty bill to pay. Why, his wine bill will cost him more in a week, than my whole expenses for my family. I hope he has plenty of money."

"I know that he spends plenty. He drew over eighteen thousand dollars from our concern in two years, and sooner than let him go on any longer, we were glad to throw in a thousand that he had overdrawn, and thought we had made a good bargain in getting rid of him as we did. Why, that is Robert Arnold; he only commenced on his own hook in February, a year ago, and I declare I can't see how he affords to live as he does. I know I can't do it, and I don't think he can measure purses with me."

"You don't mean Robert Arnold of No. — Liberty street?"

"I don't mean anybody else."

A long *whew* was the only reply, and the gentleman who had just received this information, excusing himself for a

moment, abruptly left, but returned in a few minutes, without giving any intimation of the purpose which had called him away.

"Do you know, Mr. Henderson," he resumed, taking his seat, "that not a month ago I bought that fellow's paper at three per cent. a month."

"Well, I wish you joy of your bargain."

"Oh, I shan't lose so much as you think for," said the gentleman, with a low chuckle.

"I'd rather you'd hold it than myself."

"I shan't hold it a very long time."

"You'll have a nice time in selling it—I am glad I ain't your broker."

"I have just telegraphed to my partner to sell it at any rate. Half a loaf is better than no bread."

"There are some I am afraid who won't get half a loaf one of these days, and who can't afford it as well as you can. How much have you got?"

"Only a couple of thousand. And I shouldn't wonder at all if it's my money he's using up so fast here."

"How on earth did you come to get hold of it?"

"Why, I thought of course, that his uncle, George Arnold, was behind him."

"Yes, and so he is—he is so far behind him, I don't think he'll ever catch up with him—George Arnold would no more back that young spendthrift, than I would. No, no, I know George Arnold too well for that. I know he let him have five thousand to begin with, but that is only a

drop in the bucket, if he goes on much longer as he does now."

But how on earth does he manage to cut such a figure? He does a good business, I heard, and is called an active, enterprising, go-ahead fellow."

"Yes," replied Mr. Henderson, with a low, quiet laugh, "he does a smashing business."

"But how the deuce can he live so—he must have some money—where does he get it?"

"From you, my friend, and some others who have bought his notes at three per cent. Why, man, I have had them offered to me time and time again, for of late they are well through the street, but I wouldn't have touched them at any rate with a forty-foot pole."

"Well, there's no use trying to pick up spilled milk. I suppose I must charge a part of that two thousand to profit and loss."

You might as well put it down in the wrong column, for you'll never see a cent of it, unless your partner gets rid of the notes. Why, sir, he might be, if he had only common sense, a rich man. The old firm were doing a capital business, and in a few years he might have been independent—but he spent as fast as he earned, and a little faster, and so we cut him loose. For my part, I believe if you sift him now, you would find him many thousand dollars worse than nothing."

"Well, all I have to say is, that he is a fool, and I am nearly related to him. Why, the fellow who brought me his notes told me"—

"Oh, I can tell you exactly what he told you," replied Mr. Henderson, laughingly interrupting him. "He told you that his Uncle George was a special partner, and had put in sixty thousand dollars."

"How on earth did you know that?"

"Because he tried the same game on me, not knowing that I had been his special myself."

"Confound the fellow. But there's no use in fretting about it, though it is provoking to see him going it so very strong on my money. And then that wife of his; how she dresses, and how she rigs out those brats of hers, in silks and satins three or four times a day."

"Yes—you know the old adage—put a beggar on horse-back, &c."

"I don't know what you mean."

"Only that I knew her before he married her. She was learning the dress-maker's trade with the woman who works for my wife, and I first saw her when she came down to my store one day with a bill to collect. He was a clerk under me, and boarded at the time with an aunt who had the care of him."

"There—that will do, Henderson—I don't want to hear any more. A fool and his money—you know the rest. Come, let us go down to the beach," and the disagreeable topic was dropped.

Arnold, however, felt the effect of this, in one sense, to an extent of which he was entirely unconscious, for Mr. Robertson, the gentleman whose conversation with Mr. Henderson

has just been detailed, repeated it to his wife, his wife to her friends, and each friend to their own particular intimate, so that before many days had elapsed, he was known throughout the house as "Three-per-cent."

It is an old saying, and in most cases most true, that "Where ignorance is bliss, 'tis folly to be wise," but in the case of Robert Arnold, the reverse was exactly the case. If he had known or dreamed of the nature of the remarks made upon him and his family, and upon his extravagant expenditures, he would, in all human probability, have reflected, if he did no more. But fate willed it otherwise, and he remained in blissful ignorance of the fact, that he had become a by-word, when he thought he was the centre of attraction and admiration to the inmates of the house.

He was in the habit of visiting New York on every Saturday, returning by the Monday's boat, going there for the purpose of seeing how matters were getting on at home, and to protect certain obligations which matured, generally, as often as once in each week.

How these were met, the reader need scarcely be told. New notes were easily made, and although his credit outside had been impaired by the frequency with which his notes came on the market, he managed to get them disposed of, but at rates which would have shocked any but those accustomed to the ways of Wall street, where almost every man's motto seems to be, to keep all you have got, and to get all you can.

During one of his weekly visits to the city, he was initiated

into a scheme for making money rapidly, which seemed so feasible, and promising such certain success, he readily embarked in it. This was the establishment of an Insurance company of which he was to be made one of the directors.

A snug party of twelve met together in one of the parlors of the Astor House, where, over a magnificent supper, the plan was broached, discussed, and adopted without one dissenting voice. By the means proposed, they could raise—but no matter—let results speak for themselves. The reader will know in time what was the nature of that scheme, so cunningly devised, and so adroitly carried into execution.

So certain was Robert of the success which must attend their magnificent scheme, and he felt so sure already of the money he could not fail to make, he drew up a couple of extra notes, and had them sold at the old rates, determined with the proceeds to create an extra sensation at Newport, before the season closed, and he succeeded to his heart's content.

Even Belle, used as she was to his lavishness of expenditure, and ready as she ever was to give him due aid and encouragement in that department of their domestic arrangements, had ventured, but very quietly, to remonstrate, but he silenced her at once, by exhibiting to her delighted vision, shares in the "Moonlight Fire Insurance Co.," to the amount of ten thousand dollars; and when he boastfully assured her that every share was worth every dollar it represented, she felt that Newport was hardly large enough for

her sphere of action, and longed for some other field on which she might achieve new victories.

But everything must have an end, and so must the season at Newport. Ladies who had spent weeks in narrow, confined, and uncomfortable rooms—who had been seated daily at a table laden down with show and cold victuals—who had sacrificed health, peace, comfort, and in many cases, character, for the sake of saying they had passed the season at Newport, gladly returned to their own homes, half ashamed of their folly, yet perfectly ready to repeat it at the earliest opportunity on the call of fashion.

Mr. Arnold returned to the city immediately after the grand ball, of which, by the way, he was one of the managers, as the newspapers chronicled it, and which honor cost him exactly two hundred and eleven dollars, as he felt bound to give a supper in honor of the event, the bill of which summed up just those figures.

Business had not yet fairly commenced for the fall, and he had a couple of weeks left in which to examine into the condition of his affairs, and lay out his plans for the future.

An examination of his books showed him, beyond the possibility of doubt, that he was almost hopelessly involved. In fact, that what with his extravagant private expenses, the enormous amounts he had paid for interest, or rather for temporary accommodations, added to the regular and necessary expenditures for his store, he was worth nearly thirty thousand dollars less than nothing.

This was not very flattering, but it might be worse—at

least, so he argued, though the reader may find some difficulty in reaching the same conclusion—and he determined to struggle on, in the vague and very faint hope that he might extricate himself from his present position. At any rate, he was resolved not to come down until he was obliged to, and to hold up his head as long as possible.

An examination of the books of the Moonshine Company, showed him that they were doing a prosperous business—so prosperous, that if it were not for appearance's sake, they might declare a dividend of twenty per cent. upon the capital *invested*, at the end of the first six months, and the result will show that twice that rate of dividend might have been declared with entire propriety, so far as the *capital* was concerned.

Arnold, therefore, with this stock, naturally found his way into Wall street, and as he only wanted a few hundreds for present purposes, he found little difficulty in raising it, especially as an examination of the books, by those to whom application was made, showed everything to be in a highly prosperous condition.

He managed, by going to different parties, to raise several thousand dollars on his stock, and with this amount he took up his old notes as fast as they became due, immediately, however, renewing them on a little larger scale, thus gradually increasing each week the aggregate of his indebtedness.

Business commenced again, and with every prospect of continued prosperity. Customers flocked in and purchased

largely, giving, of course, their notes, assuring him at the same time that the old ones would be promptly paid at maturity, an assertion which Robert readily believed, because he hoped so.

The second mortgage on his house he had paid off by borrowing the money on his own notes, and those of his customers, and he really felt quite a load off his mind when the satisfaction price was handed to him, quite forgetting that it had cost him nearly four thousand dollars to pay off the three thousand due on the mortgage.

CHAPTER XVIII.

SOME OF THE CONSEQUENCES.

It was a pleasant morning in the month of October, and Mr. Arnold, who was again settled at home after their return from Newport, after having passed two-thirds of the night at a euchre party, where he had lost nearly a hundred dollars, found himself at his store with a head none of the clearest, owing to his late hours, and the quantity of wine he had drunk the previous night, and with a temper not at all improved by the losses he had sustained.

His first business was to look at his private bill book, and he there found that he had over seven thousand dollars to meet on that day, against which he had made no provision. A portion of this amount was due on his insurance stock, and a portion on notes hypothecated at three per cent. a month, while there was over eighteen hundred dollars in one note which *must* be taken up.

Hastily penning a note to the broker who had thus far aided him through all his difficulties, or, to speak more plainly, who had aided to get him into his present straits,

he essayed to turn his attention to the ordinary business of the day.

It was a busy day. Customers flocked in, and purchased liberally. His salesmen and himself had their hands full, and he scarcely knew how time had passed, until a lull in the business of waiting upon customers enabled him to look at his watch, and to his surprise, he found it was nearly two o'clock. The remembrance of his engagements for the day came upon him then with almost stunning force, and hastily giving a few directions to his clerks, he hurried into Wall street to see his broker, who, he doubted not, had made matters all right.

Let us accompany him thither.

Mr. Gripe had located himself in an office removed from the immediate noise and bustle of the "street." In other words, he had a rear office, which was approached through a dark and narrow passageway, difficult to find, and not the most inviting place when discovered. A single desk, covered with loose and apparently meaningless papers, two huge wooden-bottom arm-chairs, and a small sheet-iron stove constituted the furniture of the apartment; and even these could not be distinguished until the visitor had closed his eyes for a few moments, that he might accustom them to the dim range of vision allowed by the high walls which bounded the location of this office.

Mr. Gripe was misnamed, if any judgment could be formed from appearance. He was a pleasant, rotund, mild-looking man—the very incarnation of apparent good humor, and

his readiness to serve (professedly) was only equalled by the deep sympathy he expressed for the necessities of those who were driven to seek refuge in his den, and aid from his ready hand.

It was two o'clock by Trinity chimes as Mr. Arnold entered this place, reeking with perspiration, and flushed with excitement, for he had almost run every step of the way since he left his store.

"Well, Gripe," he said, throwing himself into the only vacant chair, and drawing his handkerchief from his pocket he wiped his clammy brow, "I suppose you have fixed that matter for me?"

"Oh, is that you, Mr. Arnold?" said Mr. Gripe, coolly laying down his pen, and very deliberately laying the blotter on the paper on which he had been writing, "just wait a moment;" and as deliberately he folded, sealed, and directed the note he had just penned. "Here, John," and he turned as if to seek the person addressed. "Oh, I forgot," he said, in the same calm tone—"I sent him up to Henderson's. Well, Mr. Arnold, how is business to-day?"

"Oh, confound business, Gripe! Did you get my note this morning?"

"Of course I did."

"And did you fix those things up for me?" inquired Mr. Arnold, the perspiration starting again at every pore, for he knew his customer so well, he felt assured that he had not, or that if he had, some dreadful shave must be submitted to.

"Really, Mr. Arnold, I am afraid I can't transfer that

loan on the insurance stock. I have applied to two or three friends who generally lend on that class of securities, and they say"——

"Never mind what they say. What will they do?" exclaimed the almost frenzied merchant. "What will they do? Come, out with it at once. If you can't do it, somebody else must, and if"——

"There—there, keep cool now," said Gripe, at once seeing the immense advantage which he possessed, by reason of the obvious necessity of his visitor, and which he was not at all disposed to forego; "I didn't say I couldn't. I only said I was afraid I could not transfer the loan, for fear you would not submit to the terms, but the truth is, that kind of security goes very hard now-a-days. You know there have been two or three break-downs among the new companies, and people don't like to lend on them, except"——

"Look here, Gripe," said Mr. Arnold through his clenched teeth, for his rage and excitement together almost mastered him. "Say at once, you can or you can't—you will or you won't."

"Really, Mr. Arnold, you ought not to talk so to me. I am sure I have been faithful and prompt with you. I have raised money for you on collaterals of the very hardest kind."

"Yes," interrupted the desperate man, "and I have paid you the hardest kind of rates."

"That was not my fault, Mr. Arnold. I have only made my commissions, and I am sure I have worked hard enough for them."

"Can you or can you not?" exclaimed Mr. Arnold, rising and throwing back his chair with a violence which sent it against the wall. "Can or can you not raise the money I sent for this morning? I have one note of nearly two thousand out, which must be taken up to-day."

"Well, Mr. Arnold," replied the imperturbable Gripe, whose equanimity of temper was not in the least disturbed by this little ebullition on the part of Mr. Arnold, for he had often witnessed it before on similar occasions;—"I have found one man who is willing to advance the amount, if you will pay for the risk he runs."

"And what do you call pay?" said Mr. Arnold through his set teeth.

"Well, he is willing to loan three thousand on the six thousand of stock, for sixty days, but he wants three hundred dollars for the money."

Mr. Arnold's first impulse was to seize the chair on which he had been seated, and with it to batter out the brains of his stoical tormentor. His next thought was that such a course was not likely to extricate him from his present difficulties, and his last was to accept the offer.

True, it was perfectly terrible—nearly six per cent. a month—but then he had more at stake than the broker dreamed of, and that was worth more to him than three hundred dollars.

His efforts to keep down the terrible excitement which was consuming him, only made it the more apparent, and Mr. Gripe gazed calmly at him with his cold grey eyes, with

an expression, however, of triumph, for he knew that his terms were accepted.

"Let me see a moment," and Mr. Arnold drew up the chair which he had flung away, and seated himself at the desk by the side of his friendly tormentor.

"Here, take my seat if you want to write," said Gripe, moving leisurely from his own chair, for he never did anything rapidly ; but Arnold was already seated, and had begun to cover a half-sheet of paper with figures.

But it was in vain. His brain was whirling—he could not calculate—he could scarcely tell what he was trying to do. Money he must have, and that at once, and where else to procure it he knew not.

Springing up, he said with an air of forced calmness, which did not deceive the experienced broker, "Well, Gripe, I must take it this time, but I promise you I'll never be caught in such a scrape again. When I bring you good securities, I don't intend to pay more than five hundred per cent. after this," and he smiled a ghastly smile.

"As you choose, Mr. Arnold. I think myself it is a terrible bargain, but it is the best that I can do for you now. Shall I tell him you will take it?"

"Yes, confound him. I must take it this time. But you know I wrote that I wanted a couple of thousand more on some notes, until you can sell them. Have you arranged the loan on the notes you have got out now?"

"Yes. I found a customer to take them, but I will tell you what he wants. He is willing to take that loan at the

same rate for thirty days, but he has only got uncurrent money, and you will have to pay the discount on that."

"Oh, well, I don't mind that ; after paying such rates on the stock, I am getting hardened ; so close with him. Now can I have a couple of thousand on the good country notes to-day ? Say quick, yes or no. I have a note to take up to-day, and must have the money."

"Perhaps the same man may have some over. I expect him every moment—he promised to be here at two o'clock, to learn your answer."

"There must not be any *perhaps*, about this," he muttered between his clenched teeth. "Well, I'll wait. I won't interfere with your arrangements ;" and he threw himself doggedly back into chair and counted the seconds, every one of which seemed to him an hour, for it was a matter of life or death with him.

He remained there perhaps three or four minutes, but found the excitement insupportable, and rising, he moved towards the door, saying, "I'll be back in ten minutes—if he is not here by that time, I must go somewhere else, for that money I must have to-day. Curse the banks ! I wonder what use they are to a man, anyhow. I sent in a list of paper yesterday as good as gold, and they threw out every dollar of it. If it had not been for that I could have got along well enough. But there is no use in talking of that now. I must have two thousand more to-day, and I want you to get it for at least thirty days," and he took his leave for the present.

Scarcely had he reached the street, when the expected friend entered Mr. Gripes's office. A small, pleasant-looking, mild-speaking gentleman, with an air of sanctimony about him that imposed confidence, and almost made one think it was an honor to use such a man's money at almost any rate.

He spoke very slowly, in a low, half-suppressed voice, and had a fashion of prefacing every third word with an "ah," which was enough to put an impatient man upon the rack.

"Ah—Mr. Gripe," he said, or rather whispered, for he spoke so low ; "I could not get here before. Has, ah—has the party been in about that loan?"

"Yes, Mr. Butman. He says he will take it ; though the terms are dreadfully high."

"Yes—ah—well. I can get that for my money. In fact, ah, I can make a similar loan upon, ah, exactly the same terms, and ah, I want to know at once. I don't think, ah, that two hundred dollars is, ah, too much for the risk. You know, ah, Mr. Gripe, money is very tight now."

"Oh yes, he will take it this time. You have the couple of thousand over I spoke for besides this?"

"Ah, yes, but I have partly promised it at, ah, quarter of a dollar a day. I suppose I could let you have it at the same rate. Ah, how long do you want it?"

"For thirty days."

"Ah, I don't like to let it lay idle so long" (only ninety odd per cent. a year). Ah, I love to keep my money moving. Ah, you can have it for ten days at that rate ;" and

he approached his mouth very close to the broker's ear, lest the walls should overhear his words.

"Well, I'll take it for ten days, and by that time I can get it on better terms."

"Ah, you must give me a stock note, you know."

"Oh yes, I'll fix that. You go and get the money, and I will fix matters up right. Come, Mr. Butman, it is after two o'clock."

"Ah, yes, I see it is," he said, coolly pulling out his watch. "It is twenty minutes past. I will be here in twenty minutes ;" and he left the office with his bland smile, as if he had performed an act of Christian charity, while Mr. Gripe threw himself back in his chair, and drumming upon the desk with his fingers, appeared to be employed in very pleasant mental calculations, for a smile stole across his generally impassible features, and his cold grey eye was lighted up with unwonted animation.

Mr. Arnold did not leave him long to his meditations, but rushed in, and taking off his hat, drew from it a number of notes, which he held out before the broker.

"There, Gripe, there are the notes—can you raise me the two thousand—yes or no, quick?"

"Well, the party says he will let me have it for ten days."

"Ten days won't do," hastily interrupted Mr. Arnold. "Ten days won't do."

"He won't lend it any longer, and he wants half a dollar a day at that," and Mr. Gripe did not blush at all as he

spoke, for he knew his customer, and had added the extra quarter per day for his own benefit, as he had the odd hundred on that other loan.

Hastily pulling out his watch, Mr. Arnold saw that it was half-past two o'clock. The money must be had before three to take up his note, and clenching his teeth, he threw the notes down upon the desk, saying, or rather hissing—"Take it—I will do it now, but do you see and fix it up before the ten days are over at something like a decent rate. I don't mind being skinned, or having the flesh rubbed off, but you scrape the bones sometimes, Gripe."

"Really, Mr. Arnold, I do not do it. Men who have money won't let it out except on their own terms."

"Well, hang the terms now. Will you send me around a check before three o'clock?"

"Of course I will, if I promise—did I ever deceive you?"

"No, Gripe, I can't say that, but"—he did not finish the sentence, but was about leaving when the broker arrested him, and placing before him some blank stock notes, said, "Sign them—I will fill them in, and bring you the money around as soon as the party comes in."

Arnold did as he was requested, and hurried off to his store, immeasurably relieved in having obtained the needed money at any rate, for it enabled him to postpone for a short time the crash which he could not but feel must come sooner or later.

Hastening through the store, he entered his private office,

and threw himself into a chair, facing the clock which hung in the extreme end of the room between the windows.

Ten minutes of three, and the money had not yet arrived. His face was growing paler and paler at every tick of the clock—the cold perspiration was gathering at every pore, and his lips were of an ashen color. An agitation which seemed uncontrollable as it was terrible, shook his frame, and mechanically he drew out his watch to compare it with the clock. They were both alike, so there could be no mistake. The seconds wore into minutes—minutes seemed to fly, and the hand pointed to five minutes before three, but the promised money had not reached him.

“He cannot—he dare not. Oh, what a fool—what a worse than fool, I am! Ah, Gripe, you have come,” he exclaimed, springing up as the door was opened, and the stolid face of the broker peered in. “Come in. Where is the money? Look at the clock.”

“Oh, time enough,” said the broker deliberately, drawing his long wallet from the breast pocket of his coat, and opening it, he displayed a pile of bills. “I did not wish to trust to a check at so late an hour, so I brought the bills;” and very leisurely he commenced to take them from his wallet, for the purpose of counting them.

“I can’t stop for that now. See, Gripe, it only wants three minutes. How much is there here—quick? I can’t stop to count it.”

“Eighteen hundred and ninety-five—brokerage off—and I have the promise of”——

"Oh, hang your promises now. Here, Joseph," he exclaimed, opening the office door, and calling to a clerk who had charge of the banking business. "Run, Joseph, faster than you ever ran before. There are eighteen hundred and ninety-five dollars. There is the bank notice for the note due to-day, eighteen hundred and sixty. Run, and don't come back without it. Quick, sir—fly—you haven't but three minutes to get to the bank ;" and he watched the exit of the clerk with an eagerness which showed plainly that he would gladly have lent wings to his tardy feet.

As the clerk disappeared through the front door, Mr. Arnold's strength seemed entirely to forsake him, and sinking into a chair with an air of exhaustion, which seemed almost unwarrantable, under such *ordinary* circumstances, he wiped the clammy perspiration from his face and forehead, and drew one long, deep sigh—it was a sigh of relief—a sigh which spoke of a load removed from his heart—a sigh which told how bitter would have been the draught which he must needs have drained, had he not received the promised relief.

"Thank God that is safe !" he said, or rather muttered, for he was not insensible to the presence of the ogre, who stood there ready to devour what little was left of him.

"I have the partial promise, Mr. Arnold," Mr. Gripe began.

"Mr. Gripe, be pleased not to say another word now. I don't feel like saying or doing anything at present. The excitement of the afternoon, added to the regular business

of the day, has entirely unmanned me. Really, you must excuse me. To-morrow I will talk about it—to-day I cannot ;” and he uttered the last word with an emphasis which caused the generally stoical Mr. Gripe to open his cold grey eyes a thousandth part more than was natural, and to draw down the corner of his mouth with an expression which might have meant many things, but which, as there was no one present to notice or interpret, passed unheeded.

“Well, good day then, Mr. Arnold. I am glad you have got through to-day so well. I hope you won’t leave it so late the next time, for I assure you I had hard work to raise anything at all.”

“Yes—of course—oh yes—I am much obliged,” said Mr. Arnold, mechanically, as he bowed the broker out, and turned again to watch the clock.

The hour of three had passed by five minutes, and Joseph had not returned. Again his face began to assume the deadly pallor which had clothed it before Mr. Gripe appeared with the money, but which the sight of the welcome relief had chased away for the moment.

“He’s very long. I wonder if he was late. Oh, if it should be—pshaw—what a coward does conscience make of one. Ah, here he comes. Well, did you get the note?” he eagerly exclaimed, as the clerk entered the office, breathless with haste.

“Yes sir ; here it is. It was as much as ever, though The notary had got hold of it, and wanted to protest it, and I had to stick up to him that I was in there before three

o'clock. But I got it, Mr. Arnold," and he handed the note to his employer, who fairly clutching at it, crumpled it between his fingers, and said hurriedly, "Thank you, Joseph ; it was well done. I am much obliged. Shut the door if you please," and in another moment he was alone.

A long, deep-drawn sigh followed the closing of the door upon the retiring clerk, and for a few moments Mr. Arnold remained mute and motionless—so motionless, it would have seemed to a casual observer that life had passed away.

Slowly arising, he approached the fire-place, and tearing up the note just handed to him into particles as small as could be done, he threw them into the grate, and as the last pieces fell like small snow-flakes upon the dark grate-pan, he drew a long breath, and exclaimed, "Thank Heaven, that is out of the way !"

CHAPTER XIX.

ALMOST A DISCOVERY.

DURING the remainder of the day Mr. Arnold was himself again. *That note* was out of the way. He had the certainty of a respite for ten days, and as to the Insurance Stock and the notes previously hypothecated, he was at present ease.

His bill-book showed that with the exception of the two thousand dollar loan just made, he had nothing to meet until the first of the month, for which he could not provide without extraordinary effort.

During the afternoon, several customers came in, and in the hurry and bustle of waiting upon them (for his necessities compelled him to dispose of his goods even at a loss), he forgot the terrible annoyances of the morning.

But the day drew to a close ; a hasty glance at his books showed that he had sold a fair quantity of goods, and to good customers, and with a few brief directions to his clerks he started homewards.

An impulse, as suddenly obeyed as formed, led him to

visit Mr. Hardman instead of going directly home as was his first intention, and he wended his way towards that gentleman's house.

His thoughts as he walked rapidly onward were not of the most pleasant character. He could not disguise from himself the fact that he was going to ruin fast, and yet he clung to the vain hope that something might transpire which would save him. He did not think of the ultimate consequences which a continuance in his present course must ensure. He did not think of the probable—nay, certain loss of character and reputation, which must follow when his true condition was known, as known it must be. He did not think of the suffering which his course might entail on others. He thought only of the present; only how to avoid present disaster; how to ward off the blow which was to dethrone him from his present *position*; for he thought more just now of that position than of character, standing, reputation, or even honor.

He had reached, as he vainly thought, an eminence from which he could look down upon many who had formerly looked down upon him, little deeming that they were gazing at his *rocket*-like flight, and awaiting calmly, but with certainty, the moment when he would come down a *stick*.

He was in the enjoyment of every comfort and luxury which means could procure. He had his elegant house, his horses and carriage, his wines, his dinner and supper parties. His home was the resort of many fashionable nothings, whom his wife had gathered around her, and who, while

they ate his suppers, drank his wine, and generously lent their aid to spend his money, laughingly and heartlessly wondered how much longer he would hold out.

But he only saw one side of the picture, and even if he could have reversed and been compelled to study it, it is doubtful if he could, in his present state of mind, be brought to believe in the possibility of its reality.

But he was at Mr. Hardman's door ; the bell was rung, and before he had really made up his mind as to the object of his visit, he was in the library, in the presence of one who had ever proved to be his best and truest friend—one who had counselled and warned him against the career which had placed him in the position in which he now found himself, and from which he saw no present hope of rescue.

Mr. Hardman was cordial in his greeting as he ever was, for he was really interested in, and strongly attached to Mr. Arnold, and while wishing to see him prosper, had often regretted his continuance in that course, whose end was so surely foreshadowed by his experience.

Robert essayed to be familiar as of old, but there was a something which checked him. Surely it was not in the manner of Mr. Hardman, for that had undergone no change. It was perhaps in the consciousness that he did not merit so kind a reception—that he was no longer worthy of the warm interest so often and so long manifested by words and by deeds.

“ Sit down, Robert, sit down. You don't call as often as

you used to. I have wondered what has become of you of late, and my wife has often spoken about it."

"I have been very busy, Mr. Hardman—very busy indeed."

"Yes, I suppose so, but you used to find time to come and see me now and then," and if there was no reproach in his tone, nor any meant in the words, Robert felt that he deserved the rebuke, and coloring slightly, he took the proffered seat.

"Well, and how goes the world? Making your fortune, I hope?"

"Well, working very hard for it. I can't say that I have made one yet, but I hope to do so before I die."

"No one has a better chance than yourself. Young, active, energetic, and well posted up. How do you get on alone?"

"Oh, I have no cause of complaint. I sell as much as I expected to, but times are hard—money is very tight."

"Not so very hard after all, young man. Only get a few thousands ahead, and you may laugh at hard times."

"But I have not got that far. My thousands have got to come yet. The banks won't do anything for a man now-a-days."

"Yes, they will for any legitimate business operation, but they won't risk other people's money on idle speculations, or

lend it to careless, extravagant, thoughtless men. I know I wouldn't if I was president of any bank."

Robert winced a little under this remark, but made no comment. "I had to raise some money to-day, and the rates were perfectly awful," he said.

"But you had no business to pay awful rates. What business have you to want money? You know your business, and you have no right to go beyond your means to meet your obligations.

For a few moments Robert Arnold remained silent. He was debating in his own mind whether he should or not open to his friend his true condition. He weighed rapidly the *pros* and *cons*, and his decision was formed by the remembrance of the last conversation had in that very room, when Mr. Hardman had counselled him not to enter upon his present business.

Restraining himself, therefore, though his conscience chided him for having anything which he wished to conceal from so true and kind a friend, he changed the conversation by remarking upon a failure which had occurred that day, and which had been pretty freely canvassed in mercantile circles.

"I only wonder they did not fail long ago," was the cool remark of Mr. Hardman. "No man can do business honorably or honestly, who continues to borrow money as they did, at two and three per cent. a month. No business in the city can stand such rates."

Robert winced again under this rebuke, for two or three

per cent. was a trifle compared with what he had been paying for months past, to which Mr. Gripe's books as well as his own could testify.

"I knew they were on their last legs some time ago, and I only wonder that they held out as long as they did."

"Have you any of their paper?"

"Only a trifle—but it is so strongly endorsed, I shall not lose anything. By-the-way, Robert, I saw a piece of yours sometime ago, but I did not buy it. It had your uncle's endorsement, and I was rather surprised to see it in the street, as I know he is very particular about that."

As Mr. Hårdman uttered these words, Robert felt a sinking sensation come over him. He grew pale—a cold perspiration started at every pore, and he sank back in his chair, perfectly powerless to move or speak.

"What's the matter, man?" said Mr. Hardman, whose notice this sudden change had not failed to attract.

"Nothing, nothing," said Robert, forcing himself into composure. "I have been very busy all day—so busy I have not eaten or drank a mouthful, and I suppose that has made me faint."

"Well, we'll have tea directly. Come down, and we will try to find something substantial for you."

"No, no, thank you, I must get home. I want rest and quiet, and I had better get off at once. I just dropped in to see how you all were. Mr. Hardman," said Robert suddenly starting up, and speaking with an earnestness

entirely uncalled for by the occasion ; " I want you to do me a favor—will you ?"

" Let me know what it is first. I never make blind promises."

" Don't let my uncle know that you saw that note. I would not have him know that I had "——

" Oh, I can grant that very readily," replied Mr. Hardman, with a smile. " In the first place, I seldom mention to any one that I have seen their paper. And in the next place, I rather think it is lodged in the bank for collection. It was in good hands, I promise that. I should not have thought of it again if it was not for seeing you now, and I should not have mentioned such a thing to any one but you. So make your mind easy on that score. I suppose you did not wish him to know that his name was on the street."

" Exactly," said Robert, brightening up at the suggestion.

" Well, you need not give yourself any uneasiness. He will never hear of it unless you don't pay."

" Thank you, Mr. Hardman, thank you. I am really obliged to you," said Robert, with warmth, and seizing his friend's hand, he pressed it fervently as he bade him good night.

As he reached the street, and the door of his friend's mansion was closed upon him, Robert drew a long breath. Taking off his hat, he wiped his brow and face, which were reeking with perspiration, and muttered, " Thank Heaven, that's safe."

He had intended when he found himself in the presence of his kind friend, to tell him all—to lay open his whole soul, and asking his advice to follow it faithfully. But he was weak and vacillating, and a single allusion to circumstances parallel to his own, and which Mr. Hardman had so openly condemned, changed at once the current of his thoughts and his good resolutions.

CHAPTER XX.

APPROACHING A CRISIS.

THE day just passed had been one of terrible and unwonted excitement to Robert Arnold. He had been on the very verge of ruin, and had escaped by the merest chance. But he had escaped for the present, and a feeling of thankfulness was mingled with one of sadness as he thought of the dark future which was before him, for, turn which way he would, ruin stared him in the face.

He might ward it off for a few months—nay, he must keep it off for a time, at any and every cost, but that it must come, he knew and felt as certainly as he knew that he was living and breathing then. He knew what he ought to do, but he dared not. He had not the moral courage to anticipate the blow which must fall and thus break half its force.

But this is anticipating.

Robert reached his home weary and exhausted in body and mind, and longing for rest. Not that he wanted to think, for he could quote with deep feeling those expressive lines,

"Why must I think when no thought
Brings me comfort?"

As he ascended the steps of his house, the sound of music and laughter grated harshly on his ears—for he was in no mood for enjoyment of any kind, and he stole quietly in with his night-key, intending to proceed unobserved directly to his library, which was on the second floor.

In this, however, he was foiled, for one of his guests caught sight of him as he passed the parlor door, and the word at once passing that he had arrived, the whole party flocked out to greet him.

In a moment he was surrounded by a bevy of fair frivolous girls and matrons, neighbors and acquaintances of his wife, who by concert had met on that evening, the first since their return to the city, to talk over their fortunes and misfortunes, the conquests which had been made, and those which had been attempted and had failed, at the Springs. Newport, and the other fashionable places of resort.

His natural fondness for society and its foolish dissipation, soon gained its wonted ascendancy, and in the presence of the gay and laughing throng, he gladly forgot the cares, troubles and vexations of the day.

Of course refreshments must be provided for the company, which by ten o'clock had been swelled to nearly thrice the number of those whom he had first met, by the advent of husbands, brothers, lovers and friends, and he was again lost in the giddy maze of pleasure.

Supper, wine and cards followed, of course, and at one

o'clock, the impromptu party broke up, each one declaring they had never passed a more delightful evening.

When they had all departed, Belle and Robert were left alone in their beautiful parlor, and as he looked around upon the luxury which surrounded him—upon the gorgeous furniture—the brilliant mirrors—the gay *ensemble*, he sighed as the thought crossed him that he might not enjoy them much longer.

In fact, he had enjoyed them so long, he had lived so long in this false but pleasant position, he felt that its continuance was his right, and even with the certainty of his true position staring him in the face, he could not bring his mind to make a voluntary surrender of it—no, not even to preserve his character and reputation.

He did venture upon a faint effort to induce his wife to listen to him, and consent to forego some of their expensive pleasures, but she silenced him by reminding him that he had first renewed the career of pleasure upon which they had again entered. She knew him better than he did himself; he was only in the dumps now, because something had gone wrong down town, and she had heard that so often, she laughingly wished he would find something else to talk about.

Robert sighed, but made no reply; he had none to make. He had first encouraged a renewal of these habits of extravagance and dissipation, which they had once abandoned, and he felt that he had done quite as much to condemn as herself.

He had intended when he left Mr. Hardman's to acquaint his wife with his true position, and insist upon an immediate change in their mode of living. But he had not yet fully made up his own mind at what point to begin that change, and therefore he did not propose it at all at present.

The next morning, at an early hour, Mr. Arnold was closeted with his friend Gripe. The purpose of the early visit was to arrange beforehand for the taking up of the loan of two thousand dollars, made on the previous day, for ten days, either by a sale of the notes, by transferring the loan to some one who would carry it for thirty days, or by raising money on some other collaterals.

"Now, Gripe," said Mr. Arnold, as he threw himself into the only vacant chair, "you did not do the fair thing by me yesterday; you kept me till the last moment, and then squeezed the very blood out of me. Now, that was not exactly fair, considering how much you have made out of me already."

"Really, Mr. Arnold, that is not exactly the fair thing on your part. I have never made a dollar out of you except in the regular way;" and Mr. Gripe spoke with such earnest simplicity—with such an air of injured innocence (and did not blush at all), Mr. Arnold was more than half inclined to believe him; but whether he did or not, he thought it best not to exhibit any doubts as to his integrity just now, as his further services were urgently required.

"Well, I dare say; but even then you have made a *leetle* something," and he playfully poked the broker in the ribs.

"Of course, I couldn't work for nothing ; but there is one thing I can say, I never disappointed you when you relied upon me, and you have made some pretty loud calls. But come, what can I do now ?"

"You must arrange for that two thousand ahead, and not exact such awful shaves. Those notes I gave you were as good as gold."

"Have you any more of that Insurance stock ?"

"Not a dollar. It is all hypothecated."

"Better keep it there," said Mr. Gripe, with a quiet but very meaning smile.

"I don't exactly understand you, Gripe."

"Well, you will before many weeks are over. I can only tell you, you made a mighty good loan on that yesterday, even at three hundred for the sixty days."

"Go on ; there's something behind—out with it, Gripe."

"Well, to tell the truth (and Mr. Arnold laughed at the possibility of such a thing) I smelled out a very large rat this morning, Arnold. It's bogus from top to bottom. What did you pay for your stock ?"

"Par, of course. I gave my notes at twelve months."

"Oh well, you are not so badly off after all, if you only gave your notes ;" and Mr. Arnold's eyes opened very perceptibly at this gentle insinuation, but he forbore to notice it.

"Now, as to your notes, I have a plan in my head which I think I can carry out. I think I know a party who has influence in two or three country banks. If I can get him

to have them discounted (of course you'll endorse them) and get the proceeds in country bills, you can easily borrow on the bills, for thirty or sixty days."

"But why not sell them outright, at a quarter, the regular discount?" interrupted Robert, who had jumped at the idea.

"Oh no, they won't allow that, because they would go directly back to the bank, and be called for in specie. No, these banks discount for city customers, on condition that they keep the bills in circulation for a certain number of days. I do that every week, and if your paper is good, there is no difficulty about it."

"Well, see your man, and let me know what arrangement you can make. Do the best you can, and get me over November, as after that, I guess I can take care of myself for a time. When will you let me know?"

"During the day or to-morrow. My party comes in town almost every day, and calls to see me as regularly as he comes in."

"Then I will see you to-morrow, and don't fail, for I want to feel easy for at least sixty days, if possible. The other loans of thirty days I suppose you can easily arrange. Some of the notes come due soon, and when your party sees that they are paid, he will, no doubt, be willing to continue it at such rates."

"Sufficient unto the day is the evil thereof," said Mr. Gripe; and Arnold could not help recalling very indistinctly a passage he had somewhere read about the devil quoting Scripture

Not ten minutes after they separated, Mr. Butman made his appearance, and entering with his cautious, cat-like gait, glanced carefully around the room, probably fearing that his character might suffer if he was seen coming into such a place.

"Ah, Mr. Gripe, good morning," he said, seating himself, when he had satisfied himself that there were no persons present but themselves— "What have you good for me, ah, this morning? I have, ah, got a little money, and I don't care if I let it out if I can get a good rate, ah, for it. I don't care to make much, but, ah, I don't want to have, ah, my money idle."

"You use the country banks, don't you—two or three of them?" queried Mr. Gripe, settling himself back in his chair.

"Well, ah, I suppose I can get some accommodation on good paper, ah."

"Now, then, I *have* some good paper, and I can put you in the way of something nice, but you must let me go in for something. If you don't do the fair thing, I know who will."

"Of course, ah. I want to do everything, ah, that's right. I only want to use, ah, my money at a fair rate."

"Listen for a moment, and I will tell you what my plan is. I have a fine line of securities well endorsed here. You get them discounted, and pay over the proceeds in country money. That must be kept out of the banks, say for sixty days, and I can borrow on them at a rate"—

"Ah, yes, I see," said Mr. Butman, a quiet smile stealing

across his oily face. "I don't know but I might lend on the bills myself at a fair rate."

"That's just what I mean. I can get two per cent. a month for the discount, and then the money can't be borrowed on the bills at less than fifty cents a day. You know that is the regular rate now."

"Well, ah, that ain't a very bad plan. What kind of notes? Are they very good? I shouldn't, ah, like to take them, ah, unless I know, ah, all about them."

"Oh, regular jobbers' country notes. My party here will endorse them, and he is perfectly good."

"Is he good?—are you sure? Do you know him yourself?"

"Oh, first-rate—he is backed, I have been told, by a wealthy old uncle—George Arnold. Everybody knows him."

"Yes, he is good enough. I tell you what I will do, Mr. Gripe—(the ahs are omitted, but the reader will please place them between every fourth and fifth word)—let him give me his own notes, endorsed by his uncle, with the country notes as collateral, and I think I can get them done. What did you say he would pay?"

"Oh, I think he won't mind two per cent. just now, as the market is tight."

"Do you think that would pay, Mr. Gripe?" queried Mr. Butman, with an air of irresolution.

"Well, I think, that with two per cent a month, and fifty cents a day on the bills, you might keep out of

the alms-house ;" and Mr. Gripe grinned a ghastly smile as he perpetrated the joke.

" Well, I guess I'll do it. I can take about seven thousand dollars between the three banks. But mind, I want his notes endorsed by George Arnold, and I will keep the country notes as collateral. I suppose they are all regular ?"

" Regular business paper for goods sold and delivered. Will you come in again to-day, or shall I see you to-morrow ?"

" To-morrow will do. I guess I'll go and see if I can use what little money I have got to-day ;" and the worthy philanthropist left the office.

When Mr. Butman had taken his leave, Gripe turned to his desk, and drawing a sheet of paper before him, commenced a series of additions and multiplications (there were no subtractions), and the result seemed to afford him a great deal of pleasure, for his eyes twinkled, and his face was wreathed with smiles, as he took up his hat to convey to Mr. Arnold the welcome intelligence of the arrangement into which he was prepared to enter.

A very few moments sufficed to bring him to the presence of Mr. Arnold, and with the door of the private office closed, he entered at once upon the object of his sudden and most welcome visit.

" I was so lucky as to see my party," said Gripe, as he took a seat, " a few minutes after you left the office, and I have made an arrangement with him which I think will put you through, and save you a great deal of trouble. He is

willing to take, say six or seven thousand dollars of your notes, well endorsed, and these he will get done at his country banks, and will turn over the country bills to you. The country notes he will hold as collateral only."

"Really that is admirable," said Mr. Arnold, with enthusiasm, for the idea of getting money at seven per cent. when he had been paying from twenty-five to seventy-five per cent., was like ice in a summer's day. "I can sell the money at the regular discount, and that will save me"—

"Oh no," interrupted Mr. Gripe, with a very meaning smile, "that won't do at all. You must agree to carry the bills for sixty days at least—that is, they must be kept in circulation for sixty days, and not presented at the banks."

"Oh, ah, yes—I begin to see into it. I must borrow on the bills. Well, suppose he does these notes for me, at what rate can I borrow on the bills?"

"Why, I am pretty sure I can find a party who would agree to carry them at seventy-five cents a day. That is, you know, seventy-five cents a thousand. You see that would give you ninety days' start."

"How? I don't see how."

"It is very simple, I am sure. Of course your notes would not be due under ninety days, and at the end of the sixty days, all you have to do is to let the bills be put in circulation. Sell them to some builders, or parties who employ a large number of men. You will find plenty such to buy them, and that will be the end of them."

"Really, that is not so bad after all," said Robert, with whom the idea of a discount at seven per cent. was still prominent.

"Yes. He says he will take your notes at two and a half per cent." (Mr. Gripe added the half per cent., possibly forgetting the recent interview with Mr. Butman), "and let you have the bills by Saturday." (It was on Tuesday this interview took place.)

"Two and a half per cent., and seventy-five cents a day, let me see"—and Robert drew up to his desk, and figured for a few moments. "Why, Gripe, that is four and a quarter per cent."

"Yes, for sixty days, but only two and a half for the rest of the time," said Mr. Gripe anxiously, fearing that his customer would interpose some objection to the rates.

"And your commission added. Can't he take notes at four months?"

"No, he says he won't go beyond three. And by the way, I mentioned your uncle's name, and said that as he was behind you, you could give him your notes with his endorsement. He said he would take those."

As Mr. Gripe spoke, Robert suddenly turned aside, and rising, went to the glass door which separated the office from the store, as if he had seen or heard something which called him there.

He remained looking into the store for a minute or more, then resuming his seat, remarked with an air of calmness, "I am very sorry you promised that. I am not sure he is in

town, and I want this arrangement made at once, if I accept those terms.

Mr. Gripe was so much interested in his own prospective profits, he did not particularly notice Mr. Arnold ; if he had, he would have perceived that his face was very pale, and that something unusual had occasioned a sudden change in his manner and appearance.

“ Oh, I know I can make the arrangement, but he must have your uncle’s endorsement—he mentioned that particularly—for he said he knew that he was good for anything to which he puts his name.”

“ What kind of man is he ? Will he do what he says ? Will he put the notes into the street ? I would not have them there with that endorsement on any account.”

“ Oh, no. He will send them directly to the country banks. You will never hear of them again until they are due.”

“ Who is he ? What is he ? I don’t care so much for my own name, but I wouldn’t have Uncle George’s ”——

“ Oh, you need not fear on that score, I assure you,” hastily interrupted Mr. Gripe, feeling sure of his man “ What he says he will do, and I will pledge myself that you shall never hear of the notes until they are due.”

“ Well, I will think it over. It is an awful bargain. Nearly sixty per cent., Gripe.”

“ I know, Mr. Arnold. But you get ninety days of clear time, and by that time money will be easier. You give me good city notes, and I can get them done at decent rates ;

but money now is worth a dollar an hour, almost, and the idea of raising it on country notes, is simply absurd. I can do as well as any other man in that line, and I don't believe there are six men in the street who could have raised the money for you that I have, upon the same securities, and on as good terms."

"I don't know what you call terms, Gripe. But no matter. I will think it over, and let you know in the morning."

"I wish you would. He must know before eleven, for he wants to send the notes up at twelve o'clock, if you want the money by Saturday. Ah, by the way, don't trouble yourself about the loan on the Insurance stock—that will work its own way—leave that to me."

This was a glimpse of comparative comfort which so elated Mr. Arnold, that he unhesitatingly accepted the liberal offer of his kind friend, Mr. Gripe, on the spot, and promised to have the notes at his office the next morning by eleven o'clock, if his Uncle George was in town. If not, he would have them in a day or two, at the farthest.

"Well, but if you say you accept his terms, he will charge interest from to-morrow," said Mr. Gripe, anxious to save his friend from the payment of extra interest.

"Let him charge ; a day or two won't kill me. He shall have the notes to-morrow, if possible. I suppose he don't want any more than the same quantity of collaterals ?"

"I presume not."

"I will make notes for seventy-six hundred dollars, and

give him that amount of country notes. But mind you, Gripe, if, by any possible chance, these notes get into the street, you would never"—

"Oh, don't borrow trouble. I know my man as well as I do myself."

"Yes, but I would not have one of them go to my uncle for the world."

"Never fear, I tell you. They will go straight to the banks out of town, and he will never hear of them except through your fault."

"To-morrow at eleven then I will see you ;" and the pleasant, smiling Mr. Gripe took his leave.

"Seven thousand dollars, clear of the insurance loan, and those notes for the stock not valid ! Well, that is an oasis indeed. Let me see ;" and drawing forth his bill-book, he glanced over it with careful scrutiny. "Yes, that will carry me through the year. This is the 17th—the middle of January. Oh, things must be lighter before that. I'll do it ;" and he closed the book with unnecessary violence, and with a shock which fairly startled himself.

It is unnecessary to enter into special details of the further progress of this "operation." The notes were handed over on the following morning, and on the succeeding Saturday Mr. Arnold received the proceeds, amounting to something over six thousand dollars, Mr. Gripe having, after much trouble (as he declared), succeeded in finding a party who consented to carry the bills for sixty days, at seventy-five cents a day.

The reader may make his own calculations, and he will readily discover how much Mr. Arnold saved by this operation, and if he will remember that Mr. Butman charged two per cent. a month, and fifty cents a day, for the bills, while Mr. Gripe charged two and a half per cent., and seventy-five cents per day on the bills, he can also discover exactly how much that worthy gentleman made by the arrangement, in addition to his *hard earned* commissions.

The money thus obtained, enabled Mr. Arnold to take up the loan of two thousand dollars when it fell due, and the same process was repeated with the notes which had been placed out as collateral for that amount. Mr. Gripe, with the aid of his kind friend, Mr. Butman, managed to get another note for twenty-seven hundred dollars discounted at the country bank, and thus Mr. Arnold had ninety days of comparative ease before him, for acting upon the hint which Mr. Gripe had thrown out, he made up his mind not to be troubled about the loan on the insurance stock. He had raised ten thousand three hundred dollars, or rather he had raised that amount less the two and a-half per cent., the seventy-five cents per day, and the "regular commission," and this afforded him comparative peace. Indeed, he was so elated at the successful termination of the operations he had made in the past few days, as faithfully detailed above, that he determined to celebrate the occasion ; and accordingly on the day in which the two thousand dollar loan was taken up and put away for ninety days, he invited some half dozen of his friends and neighbors to a card party, at which he

lost over ninety dollars, besides the cost of the supper ; and all he had to show for his night's pleasure was a very violent headache the next morning. But then he had put off the *evil day* for three months.

CHAPTER XXI.

A DISCOVERY AT HAND.

UNCLE GEORGE was very happy in his new home. He found his rooms exactly what he wanted. He was with those who seemed really to care for him, and for whom he felt a strong attachment, and there was on their part, every apparent effort to make him comfortable, happy, and contented.

As for Mr. Benson, every day seemed to confirm Mr. Arnold in his first conceived opinion, that he was one of the most worthy, honorable, upright, and industrious men he had ever met—possessing an integrity which nothing could swerve, and a firmness of purpose from which he could not be moved.

Mrs. Benson was attentive and careful. She knew how much her husband owed to the kindness of their guest, and her natural goodness of heart led her to strive by every possible means to prove her gratitude for favors bestowed upon him, by attention to his wants and comforts.

True, they were comparatively rich themselves. Mr.

Benson's business had prospered beyond his fondest hopes, and they could have purchased and occupied the house in which they now resided, without any drawback upon her husband's business, and without going beyond their means.

It was, therefore, not with any idea of personal advantage that Mr. Arnold's offer had been so promptly accepted, but rather with a view of testifying their appreciation of his kindness and confidence.

And Mr. Arnold was too sensible a man not to see and appreciate his own and their true position. In the strongest sense of the word, he was at home, if, indeed, a bachelor of sixty can be said to know the meaning of the word.

Mr. and Mrs. Benson were fearful at first that the children would disturb their host and lodger, but those fears were soon dissipated, and they had good cause for alarm lest he should spoil them by over indulgence.

The first week of his advent, they were cautioned not to approach his apartments, and to be as quiet as mice when he was within, so that their first impressions led them to look upon him as something akin to a Bluebeard, or a child-eater. During the second week, he was caught coaxing them with candies, which he had purchased for their especial use, and which he bought in most unhealthy profusion.

In the third, they had found their way into his rooms, and before the fourth week had expired, his apartments were their constant resort, and he their play-fellow.

Georgey would steal his spectacles, and mounting them upon his tiny nose, would perch himself in "Uncle George's"

easy-chair (for they had dubbed him Uncle George), and with newspaper in hand, pretended to be deeply engrossed in the news of the day ; while Nelly, the mischievous monkey, would put his wig in papers, and make him sing her to sleep, or tell her stories until he was hoarse.

One day, towards evening, while seated at her work, awaiting the arrival of her husband and Mr. Arnold, Mrs. Benson was startled by the sound of a terrible racket proceeding from Mr. Arnold's room.

A hasty glance around her own room satisfied her that the children, who were out of sight, were at the bottom of it, and she was sure that some mischief was going on.

Mr. Arnold's room was now by courtesy and by common consent, the play-room. They were permitted to do as they chose and what they chose when there, and he had given express directions that no fault should be found with anything they might do while there, and that they should be left to his correction if they needed any on his account.

Mrs. Benson soon discovered that he was in a fair way of spoiling them by indulgence, and had begun to rack her brains for an antidote ; but at every point she was foiled, for there were three to one, and for the present she had to yield to the majority. But to the racket.

Mrs. Benson, satisfied that the children were at some mischief, hastened up stairs, quite unaware that Mr. Arnold had been at home over an hour, and had been stuffing them with cakes and candies, which in the goodness of his heart he

thought was the best thing he could get for them, because they liked them the best.

The door of his apartment was closed, but as she was certain that he was not at home, for she had not heard him enter, and was equally sure that her children were at some mischief, she opened it without the formality of knocking, and beheld a sight which quite upset her dignity, and deprived her of all power of finding fault.

Mr. Arnold — the sedate — quiet — stern — hard-featured man, who was so seldom seen to smile, was down on his hands and knees on the floor, with Master George upon his back ; while Nelly, with cane in hand, and a string around his neck, was pounding upon the floor, and urging on her horse to the top of his speed.

As Mrs. Benson opened the door, Mr. Arnold, still retaining his rider upon his back, turned his head aside, and on seeing who it was, gave her such a comical look, nature could not withstand it, and hastening to a sofa she threw herself upon it, and gave free vent to a burst of laughter, which might have been heard full half a block, if the windows had been open, which fortunately was not the case.

Mr. Arnold, struck with the ludicrousness of his position, and fully appreciating the fun of the moment, caught the infection, and gently rolling over so as not to injure his rider, joined her with a heartiness which made the room ring again, while Nelly, utterly confounded at the sudden apparition of her mother, stood with the uplifted cane in her hand, and the half-finished "get up" on her lips.

Mr. Arnold had found a home indeed, and this little episode has only been narrated to show that beneath the rough and forbidding exterior, and under the guise of cold austere manners, there beat a heart open to every kindly sympathy, and capable of enjoying the pure delights of domestic happiness.

"Well, you caught us then," he said, still lying on the floor, for he was too much weakened by laughter to rise, while his rider had shrunk away into a corner out of his mother's sight, and Nelly, dropping her whip and reins, stole into the other room.

"You will ruin those children, Mr. Arnold," said Mrs. Benson, when she found breath to say anything. "They don't think of anything after school but to come in your room. I am afraid they will do some serious mischief yet, and then you will make them very unhappy by scolding them."

"I wish they would," said Mr. Arnold, rising and shaking himself. "I should really like to have them do something to make me scold. If they would only break my looking-glasses, or cut the carpets, or spoil the furniture, it would please me very much, for I want to know how it feels to scold those whom we love ;" and he closed with an earnestness of expression which satisfied Mrs. Benson that the trio were very likely to have their own way.

"Go along, you imps of mischief, and get ready for tea," said Mrs. Benson, biting her lips to restrain her laughter, as she saw George peeping from his corner, and noticed Nelly

looking through a crack in the door which led to the back room. "Come, Mr. Arnold, tea is ready. Send the children away; they don't pay much attention to me when you are at home."

"Come, pets, you hear what mother says—go and get ready for tea;" and they scattered at his word.

"Really, Mr. Arnold," said Mrs. Benson, "you must not allow such liberties. You will make them unmanageable. One of these days you will get weary of them, they will annoy you, and you won't be willing to believe that it is your own fault. I have tried to keep them away from you, so as not to disturb you"——

"Yes, I know you did," he interrupted, laughing, "and I coaxed them in here, that I might have some pleasure with them. They never do anything without my free consent, and you must not blame them because I act like a child when they are here. I must have something to love and to love me."

Mrs. Benson saw it was useless to say any more on that point, and repeating her remark that tea was ready left the room.

Mr. Benson reached home at the usual hour, and the family were seated at the table, Mr. Arnold being, according to his own selection, flanked on either side by George and Nelly.

"I took a little advantage of you to-day, Mr. Arnold," said Mr. Benson, after some conversation upon the current events of the day.

"Well, you need not have told me of it, friend Benson ; but as you have mentioned it, I should like to know how."

"Why, I had a lot of old materials which I have got out of some houses I have been pulling down, and I sold them on your credit to a gentleman named Butman."

"As I never dealt in the articles," said Mr. Arnold, quietly spreading his bread, "I can't comprehend you ; please explain."

"That is very easily done. The person who wanted to purchase, was going to build some tenement houses on the eastern side of the city, and he offered to take all the old stuff I had off my hands if I would take some notes in part payment, and yours was one of them."

"Not my note, Mr. Benson?" queried Mr. Arnold, pausing as he was in the act of putting the bread to his mouth.

"Not your note, but your name. There it is ;" and drawing forth his pocket-book, he extracted from a number of papers, a note for nineteen hundred and odd dollars, drawn Robert Arnold to his own order, and endorsed by George Arnold.

Mr. Arnold took the paper calmly ; he looked at it with the most earnest attention, and as he looked, his countenance changed to an expression of sternness, such as no one there present had ever seen before.

Whatever might have been the nature of his emotions, he quickly mastered them, and turning to Mr. Benson, said, with his business-like coolness, "I don't fancy my name getting out this way. Will you let me discount this note?"

"Oh, Mr. Arnold, I did not mention it for that, sir," said Benson, fearing that he had offended his friend. "I do not need the money ; I do not want it, and I took it at such a rate"——

"Mr. Benson," said Mr. Arnold, earnestly, interrupting him, "you will oblige me by allowing me to give you a check for this note."

"Certainly, sir—certainly, if you ask it. But really I would not have you think"——

"I do not think anything that can give you one moment of pain, my good friend," he said, not allowing Mr. Benson to finish his sentence. "Please allow me to retain this note, and if you will send to my office in the morning, I will give you a check for it ;" and taking consent for granted, he carefully folded the note, and placed it in his wallet.

Mr. Benson thought that Mr. Arnold was offended at having paper with his name placed in such a position, and appreciating his feelings, made no further objections or remark, but suffered him to retain the note.

CHAPTER XXII.

MEETING OLD ACQUAINTANCES.

THE reader must not suppose that Susan Scott or her now worthy husband had been forgotten. She, at least, has a part to play in this drama of domestic life, far from unimportant, but her cue has not yet been reached.

Mr. Arnold had continued to manifest a deep interest in her welfare, and was an occasional visitor at her house, always carrying with him some substantial token of his regard for herself or her children, although she never knew why he took so deep an interest in her welfare, save, as he had told her, that he knew her mother, and for her sake would befriend her, a promise he had most faithfully kept.

As for her husband, he had several conversations with Mr. Benson concerning him, and evidently contemplated some measures for his advantage, when he was satisfied that his reformation was sincere.

About two weeks before the occurrences transpired as detailed in the last chapter, Mr. and Mrs. Arnold were returning from church alone, for they had left the children

at home on that day, and had preferred to walk, as the weather was so pleasant, instead of using their carriage.

As they turned down Twenty-Second street from the Fifth Avenue, they were met on the corner by Mr. George Arnold, who was leading by the hand two pretty, well-dressed children, the living pictures of health and innocent happiness.

Behind them was a couple neatly and genteelly dressed. The woman possibly might have seen thirty summers, and even now might have been called beautiful. The man was a fine, healthy, hearty, pleasant-looking person, and seemed evidently very proud of his pretty wife and handsome, well-dressed children.

They were deeply engaged in conversation, and as they passed Mr. and Mrs. Arnold, the former took off his hat with great deference to his uncle. The movement caused Mrs. Arnold to raise her eyes, and they met those of the mother of the children.

In an instant a crimson blush suffused her face, and there was a pause—a momentary hesitation as if she would stop and speak to the female, but a second thought decided her, and she passed on, trembling however, and hanging more heavily upon her husband's arm.

When they had passed a few yards, her husband turning to look at the retreating forms of the party they had just passed, muttered, "I wonder who the deuce the old gentleman has got there. He is not surely married again? Belle, who on earth could that be with my uncle?"

"Your uncle!" said Belle, turning pale. "Is that your Uncle George? Really I did not know him. You know I never saw him but two or three times. I wonder he don't come to our house. Those were common looking people with whom he was walking," she added, with a very slight toss of the head. "Why don't you ask him to our house? I thought you was a great favorite of his."

"Oh, he wouldn't come, I know, on any formal invitation. He goes and comes when he chooses, and I should not be surprised some night if he were to drop in just from curiosity. He affects a great horror of fashion and style, and our way of living would not suit him."

"He is very wealthy, is he not?"

"Very indeed. I wish I had some of his money just now," he added, with a sigh.

"Who was that gentleman, Mr. Arnold?" queried Mrs. Scott, for it was herself with her husband and children who were Mr. Arnold's companions. "He bowed to you, I saw, and looked as if he knew me, or wanted to know me."

"That was my extravagant nephew."

"Your nephew!" exclaimed Mrs. Scott, with a start so marked, and with such an air of astonishment, Mr. Arnold could not fail to notice it.

"Why, Susan, is there anything wonderful in my having a nephew?"

"I never heard you mention him, sir," she said mildly.

"Umph—perhaps I had my reasons. But why do you ask?"

"That was his wife, I know, though I did not know before that she was married to your nephew."

"Do you know her?"

"I did sir. I have some cause to remember her."

"Really, it is my turn to be astonished," said Mr. Arnold, laughing; and dropping the hands of the children, he left them to go with their father, while he walked on with Mrs. Scott. "Where did you know her, and why is it she does not choose to know you? for I saw she did not bow to you."

"Mr. Arnold," said Mrs. Scott, "she is my half-sister."

"Good heavens, Susan! are you earnest? My nephew's wife your half-sister! Why, I shall have to go and see her, and learn to love her for your sake."

"My name would be a very poor passport to her favor, sir, I am afraid," said Susan, sorrowfully.

"What do you mean, Susan? Have you quarrelled? Come tell me truth—there is something at the bottom of this—out with it. I have a right to know."

"You have a right to know everything concerning me, sir, of course—you know my mother was married twice?"

"This is not the first time I have heard that—you told me that before."

"Her second husband, whom she married when I was about eighteen, had this daughter, Belle Harding, and after my mother's death, which took place a year after her marriage, I was entirely discarded by father and daughter, and forced to shift for myself."

"Belle married very soon after her father's death. She was living at the time with her aunt, who kept a boarding-house, and Mr. Arnold was one of the boarders. Since that time I have been sorely tried, and have suffered much, but"—and she hesitated.

"Did you ever apply to Belle, as you call her, for assistance?"

"I did, Mr. Arnold, and"—

"Well, what did she do? Out with it," he said, impatiently. "Never mind if her husband is my nephew—tell me the whole truth. Don't leave out one word. Remember I have a claim on *you* greater than she or he could have on *me*. Why did you never tell me of this before?"

Thus appealed to, Susan narrated briefly an interview she had with Belle soon after they had moved into their new house.

It occurred shortly before she had met Mr. Benson, when she was in the very lowest depth of her misery, poverty and wretchedness. She had seen Belle in Broadway, where she had been vainly begging from the careless passers by, something to stave off threatened starvation. She had seen her flaunting by in silks and satins, and feeling that the world must have prospered with her, dared to hope for sympathy and perhaps assistance.

She followed Belle to her home—had seen her enter, and feeling that she had the common claim, which too few are willing to recognize that of suffering humanity, had ventured to ring the bell, and ask an interview.

Belle had spurned her—had mocked her misery, had taunted her with her degradation, and had refused the slightest aid, even when appealed to for the sake of her suffering, starving children.

“The vixen! The hard-hearted hussy!” exclaimed Mr Arnold, as Susan concluded her narrative. “Never mind—thank heaven you don’t look to her for aid now. Your husband has a strong arm, and a willing heart.”

“Yes, heaven bless him. No woman could have a better husband, now he is himself. He will never see me suffer again if he can help it, I am sure.”

“And I don’t think George Arnold would suffer your mother’s daughter to suffer while he has anything to share with her. So make yourself easy on that score,” and Mr. Arnold wiped the dust from his eyes which had gathered there in such quantities, as nearly to blind him with tears.

The conversation was continued in this strain until they reached their house, when Mr. Arnold took his leave, and returned to what he now called and felt was his home.

“Robert,” said his wife, on reaching home after the interview which has just been narrated, though that is scarcely the proper term, for it was only a casual meeting in the street; “did you know those persons with whom your uncle was walking?”

“No, I never saw either of them before. I thought at first it might be Benson, the man who repaired our house, but it was not him, I am sure.”

"I know the woman well enough."

"You know the woman, Belle—are you crazy?"

"No. I wish I had never seen her, and least of all now that I have seen her with your uncle. Do you expect anything from your uncle?"

"I have some right to do so, unless he takes it into his head to will his property to some African mission, or to purchase English Bibles for Chinamen. He has no relations on earth but myself."

"I am sorry for that."

"Thank you, Belle," said Robert, rather ironically.

"There ; you need not quarrel with me. I mean what I said. I am sorry I ever saw that woman. She is my step-sister."

"Why, Belle Arnold, your step-sister ! Are you crazy, or are you fooling me?"

"You will find out that I am neither fooling you, as you call it, nor crazy. Now you must do as I bid you if you want to save yourself from trouble."

"Well, that is cool. I should like to know how I am to get in trouble on account of a woman I never heard of in my life until now."

"Simply in this way," replied Belle. "When we first bought here, that woman came begging to me. She told me a pitiable story, which I dare say was half made up. At any rate, whether it was true or not, I did not feel as if I could give away anything then. You were under heavy expenses, you know, in purchasing and furnishing the house,

and I sent her off. It is true she had no claims on me simply because my foolish father married her mother, but now that she has seen me again, she will of course inquire who you were, as you bowed to your uncle, and that will bring out the whole story."

"I don't see even now what I have to do with it."

"This much. It was *your* wife who refused to assist her when she said she needed it, and your uncle may think that you know of her visit, and my refusal to aid her. Now it is plain they must be very good friends, or he would not be walking with her and her children, and he may feel inclined to visit my sins on your shoulders—not that I think I was at all called upon to relieve her, but no doubt she will make up an artful story, and try to injure me and yourself in your uncle's estimation."

"But what on earth can I do?"

"You must go to your uncle, and say I sent you to ask who that lady was with whom he was walking, as I thought it must be my step-sister, whom I had not seen for some years, and for whom I have been looking very anxiously."

"Do you suppose he will believe me or you either?"

"Perhaps he will not, but it is worth the trial. You may rely upon it, she will do you some harm unless you follow my advice. Ask of him where she lives, and say how glad I shall be to see her again."

"But how on earth did it happen that I never heard of this step-sister before?"

"Oh, that's a long story. We parted long before I ever

saw you. But never mind that now. Will you do as I ask you?"

"I don't see how any good can come of it, but I will see him to satisfy you."

"It can't make things worse, and may make them much better. I wish *I* could see him, I could settle it very quickly."

It was, therefore, determined that Robert should see his uncle the next day, and make the affectionate inquiries dictated by his wife, after her step-sister. The result of that interview may be very briefly stated.

"My compliments to your wife, and say that I have no doubt her step-sister will be very much pleased to know of the interest which Mrs. Arnold takes in her, but she has no desire to renew the intercourse so long broken off. You may tell her," Mr. Arnold added, "that her step-sister has found a friend who will never suffer her to want."

"There, what do you think of that, Mrs. Arnold?" said her husband, dashing his clenched hand on the table, as he narrated the interview which was closed by the message just delivered.

"It is no worse than it was, Robert. I am sorry things have turned up so badly. I suppose that friend is your uncle."

"Of course, and there is so much gone from me. Well, there is no use crying over spilled milk," and he whistled carelessly, though his heart was ill at ease.

As for Mrs. Arnold, she could have bitten her fingers off

if that would have mended matters—but as they were very pretty, tapering fingers, and the loss of them would not restore things to their former position, she determined to save her fingers and trust to luck for the future.

“I might as well tell you now, Belle, as ever,” said Robert, who had been pacing the parlor, biting his lips, and drawing down his brow, “this will only hurry matters with me. I was going to Uncle George to see if I could not get him to help me a little more, for I am just now in a very tight spot, but that is out of the question now. I don’t believe he would lend me a thousand dollars to save me from ruin.”

“But what help do you want now? Are you not doing a good business?”

“Yes, I am doing a *smashing* business,” he said, pausing before her, and looking her full in the eye.

“I don’t understand you, Robert.”

“Well, do you understand this,” he said, with something of fierceness in his tone, “if I don’t get help somewhere, I shall fail before January?”

“Oh yes, you told me that before, since we came back from Newport. You wanted me to give up the house and all my comforts, but you did not say a word about your wines and segars, and card parties, and club dinners. Oh yes, it was very well to lay it on me,” and her eyes began to flash, and her color to rise, presaging a coming storm.”

“Well, well, there’s no use in quarrelling about it

We have lived like fools, but it can't last much longer. All I have to tell you, Belle, is to make hay while the sun shines; neither you nor I know how soon the storm may break over us. I tell you I cannot hold out much longer," and he gazed around upon his luxurious apartments as if mentally bidding them farewell.

CHAPTER XXIII.

A DISCOVERY MADE.

ON the evening in which the occurrences transpired as detailed in the chapter preceding the last, Mr. and Mrs. Arnold were seated in the parlor, evidently awaiting the arrival of some persons ; for the lady, who was in full dress, cast frequent glances at the clock, and muttered exclamations of impatience at the excessive fashion of somebody.

Robert Arnold had thrown himself at full length upon a sofa, and varied the tedium of the hour by very expressive yawns.

"I do think they might come in decent season," said his wife, with an ill-concealed air of vexation ; "when I wrote specially that it was only for a few friends."

"Never mind, Belle ; you are just as bad as the rest of them. I never knew you to be ready before ten o'clock, and it's just eight now."

"That's all very well when one is going to a full dressed party. Nobody thinks of going before ten or eleven o'clock ; but we are only to have a few friends—a nice little sociable I wanted, and now they must turn it into a regular party."

"Well, that's the way of the world. Some of your friends, no doubt, think they would lose caste if they were to be at a party before ten or eleven o'clock, and others are so decidedly fashionable they don't come until the next day."

Mrs. Arnold's reply was cut short by a ring at the door-bell, and a smile was instantly coaxed to her face. That was the prelude to other arrivals, and for the rest of the evening her mind would be fully engrossed.

"I wonder who that is," she said, half aloud; "I am glad there is one sensible person among them."

She was not left long in wonder, for the parlor door was opened by the servant, and an elderly gentleman, hat in hand, was ushered in, whom both on the instant sprang forward to salute.

It was Uncle George.

"I am so glad to see you, Uncle George," exclaimed Robert, springing forward, with a flush on his face. "Let me take your hat. We are going to have a few quiet friends to-night, and I know you will enjoy it."

"We are proud and happy to see you, Mr. Arnold," said his wife, with a sweeping courtesy, and approaching with a face wreathed in smiles, she tendered a pretty jewelled hand, which Uncle George suffered to remain in his own for a single second.

"And how is dear Susan?" she continued, with an air of anxious inquiry. "I do so long to see her, it is so long since we have met—though, I suppose the fault is my own. I dare say she has quite forgotten me."

"I dare say," replied Mr. Arnold, without moving a muscle of his face. "She is very well, and well cared for. No, I don't care to sit down ; I called around for a moment on business with you," and he turned to Mr. Arnold.

"With me — certainly," replied Robert, hurriedly. "Walk up into the library. But I hope, now you are here, you will spend the evening with us. I assure you we are only to have a few intimate friends."

"Not this evening ; perhaps I may some other time ;" and Robert, with a sensation of uneasiness which he could not well conceal, led the way to his library (though he had never passed an hour in it since he occupied the house, except to smoke and drink), followed by his uncle.

As soon as the door was closed upon them, Mr. Arnold, laying his hat upon the table, drew from his vest pocket a small piece of paper, and turning to Robert, at the same time holding it out for his examination, asked with an air of sternness strangely combined with sorrow, "How many of those have you put out, sir ?"

A glance at the paper sufficed to show the wretched man that his guilt was discovered, and for a few moments a more pitiable object could scarcely be found. His face assumed an ashen pallor. His lips were half opened, but they refused to utter a sound, and the cold sweat started at every pore. Terror—shame—anguish—remorse, and guilt were plainly depicted on his features, and he stood there before his stern relative, a detected felon.

"I ask you, sir, how many like this have you put out?" and he shook the paper at the trembling culprit.

"Oh, uncle!" exclaimed Robert, at length finding voice, and stretching out his clasped hands in supplication.

"Drop that word, sir. I am George Arnold, simply. Come, sir, answer my question."

"I cannot say without referring to my books. Oh, sir, for the love of God hear me, and do not"—

"You need not make any appeals, sir," said Mr. Arnold, sternly, interrupting his nephew, "none are necessary. Tell me at once how many of those notes are out. This is not the only one I know."

"I cannot say, sir," said, or rather whispered Robert, sinking into a chair, the very picture of despair.

"You can tell me within some thousand. A correct, active business man like Robert Arnold, doing such a flourishing business," he said, ironically, "ought surely to be able"—

"Oh, sir, spare me; do not, uncle," said Robert, imploringly.

"I have said once I will not be called your uncle. Answer my question instantly, and as truly as you *can* speak, or the consequences may be more serious than you dream of. I want—I must have an immediate answer. Take your time to think and answer me;" and Mr. Arnold seated himself leisurely, confronting his guilty—conscience-stricken nephew.

A pause of a few moments ensued. So deep—so still—so

solemn, the beating of either heart could have been heard in the room. It was broken by Robert, who, without raising his eyes, said, in a low, hoarse voice, "there is a little over ten thousand dollars."

"Ten thousand dollars! In addition to this one?" and he held out the note which he still held in his hand.

"No, sir, that is included."

"To whom did you sell them? I don't ask what you have done with the money. This folly and frippery answers that question;" and he looked about the luxuriously furnished room with an air of supreme contempt.

At that moment the sound of music from below reached the ears of uncle and nephew—the musicians engaged for the evening were tuning their instruments. On the ears of Robert it grated with a force, a harshness which penetrated to his very brain. On the uncle the impression was different. His lips curled with scorn, and his face assumed an aspect of sternness actually terrible.

"And it was for such follies as these," and he pointed below whence the sound proceeded, "you have sacrificed yourself. I wonder, sir, what your *friends* would say if they knew what was passing in this room. But no matter. That is your business, not mine. Now, sir, I ask you again to whom did you part with those notes?"

"Mr. Gripe, sir, my broker, got them all discounted."

"Mr. Gripe—eh—yes—I don't wonder so much at any thing now, if you fell into his hands."

"Oh, sir, believe me, I have"—

“Robert Arnold—I will not listen to one word of extenuation. I cannot believe one word you have said. Now hearken to me. I do not intend to send you to the State prison. Not for your own sake, sir, but for mine. The world knows that you are my only brother’s only child, and I thank God that he has been spared the agony of knowing how deep his son has sunk in infamy. I would not have his memory reviled and trampled on for your sake. Find out where those notes are. Send them to me, and I will take them up. But one condition is”——

“Name it, sir—name it. Anything on earth which I can do to show my deep penitence”——

“Pshaw—don’t talk to me of your penitence. Your penitence, sir, is simply the joy you feel, because I have said that you will not be sent to the State prison as you have deserved. Your penitence is only another name for shame that your guilt has been discovered and exposed. The condition I exact is that you instantly abandon the infamous manner in which you are living, for it is nothing but swindling, lying and cheating for you to be living in this style on other people’s money. Your life, sir, is a living lie. You are a proper mark for the finger of scorn from every honorable and honest man.”

“I will do it, sir. God knows”——

“Do not take that holy name upon your lips, sir. You have too little known and feared Him, or you would not be as you are now, a guilty, trembling wretch. You, with life opening before you so brightly—with prospects which might

encourage to the holiest efforts, and stimulate every energy of manhood. Oh, for shame—for shame.”

“And you must wind up your business at once. No man must suffer more from your villany.”

“I will make an assignment at once, sir, and secure you,” said Robert, fairly shaking with excitement.

“Secure me!” sneered his uncle. “Do you think I would receive one dollar of money earned by fraud? I will take care of myself. Procure those notes immediately, and send them to me. Mind, sir—send them, I do not wish to see you. I never will again if it can be avoided. From me you are safe, and I wish you as easy an escape from others. Good night, sir, and remember”——

“Oh, Uncle George”—but Mr. Arnold heeded not his words, and seizing his hat, left the room deliberately, without turning to give one look at the guilty young man, who stood there spell-bound, and suffering an agony of spirit which almost merited pity.

Robert watched the retreating form of his uncle until he disappeared at the curve of the stairs, then slowly turning away, he sank into his large arm-chair, completely overpowered by the terrible excitement through which he had just passed.

How truly had the words he uttered to his wife a few days before, come to pass. The storm had in truth burst upon him, and with tenfold more fury than even he had expected. He had looked with certainty for the time when his notes must be protested, and his credit ruined. When

his store must be closed by his creditors, when his house must be sold over his head, and his career of prosperity (for he called his course of willful, reckless extravagance, supported by fraud and crime, prosperity), cut short. But he had not looked for this. He had expected that Gripe and his friend would have kept their word—that these notes, such undeniable evidences of his folly and his guilt, would have been buried from sight, and that he would have been enabled to save himself from detection, and the just punishment which his conscience told him was due to his crimes.

But the blow had come so suddenly, so unexpectedly, and from such an unlooked for source, it crushed him to the very earth. And with this detection came the certainty that every hope was blasted. He might reasonably have expected to survive his uncle, and as he had no living relative but himself, to become a participator at last in the large fortune which he had spent a lifetime in amassing. But the discovery of the relationship between Mrs. Scott and his wife, added to her conduct towards her, followed by this detection of actual crime on his part, was the death-blow to the hopes he had cherished.

And now he must give up. He could no longer continue business. He could no longer occupy this house with its luxuries and comforts. His tastes had been so long pampered, that even with the recollection of the narrow escape he had just made from public disgrace and punishment, he could not forego them without a regret. His nature had grown purely sensual, and his tastes artificial. His habits

of extravagance were as much confirmed in him, as that of drinking in the old toper. The idea of giving up his present mode of living was something he deemed impossible. The thought of sacrificing the position he had attained in what he called society, was harrowing, and yet there was no alternative.

Utter and absolute ruin stared him in the face. He could not pay sixty cents on the dollar of his honest debts, while he had for the greater part of the past year been living a life of wanton extravagance and foolish dissipation, on money borrowed not only on forged notes, but borrowed at rates which could only lead him to certain—irretrievable ruin.

And he had reached that point. Ruin stared him in the face. Character, standing and reputation were utterly blasted, for who would trust him hereafter, when an examination of his books would show that he had been paying from twenty-five to one hundred and fifty per cent. for money with which to support his extravagance? for even he could not deny, that had he been governed in his expenses at home and in his business by judicious prudence and economy, he could have attained a substantial and permanent footing in the business world, and secured in a few years an honorable independence?

The train of his thoughts, which had continued, he knew not how long, was broken by the entrance of his wife, who not having observed his uncle's departure, stole away from her company, which had now assembled in considerable numbers, in the hope of inducing him to remain.

Two or three knocks at the door being unnoticed, for Robert was so engrossed in his thoughts, he had not heard her, she pushed it gently open and discovered her husband alone.

He was seated in the large, cushioned arm-chair, his chin buried in his breast, and so lost in thought he had not even heard her entrance.

"Come, Robert," she said, laying her hand gently on his shoulder, "your friends are"—

But she did not, for she could not, finish the sentence. Her husband raised his head slowly, but without moving his posture in the chair, and his countenance was so ghastly—so haggard—so expressive of anguish, she started back in affright.

"In God's name, Robert, what is the matter? Are you sick?"

He made her no reply, but pushed her back gently with his hand, as she approached to lean over him.

"What is the matter?" she repeated. "What has happened? You look perfectly wild. I would not have your friends see you now for the world."

At the word *friends*, Robert shuddered and looked at her with a meaningless, vacant stare, relieved only by a smile which could hardly be interpreted.

"There, I feel better," he said, suddenly springing up, "we had some hard, unpleasant words, and you know I don't like that. I shall feel quite well, directly. I had no business to suffer myself to get so excited. There, go down

stairs ; I will be there directly. Leave me alone a few moments till I can get over it ;” and Belle, ever anxious to escape from everything unpleasant, gladly obeyed his direction, and returned to her gay friends, who had not missed her, but who had often inquired for Mr. Arnold, as he was the life and soul of every company.

Robert went into a side room adjoining the library, and cooled his head with a hearty wash in the cold Croton, then ringing the bell, he ordered the servant to bring him quietly some brandy. Pouring out a double portion, he drank it off at a draught, saying as he placed the tumbler on the table, “ Well, I will go out in blaze of glory, anyhow,” and in a few moments he had mingled with the company, where he never appeared so gay, almost, as was observed, recklessly so, and never had he been more entertaining. He talked the loudest—laughed the most heartily, and drank the deepest of any one in the house. In fact, he was in an unnatural state of excitement which, growing with the food it fed on, would have destroyed his senses had it continued much longer.

The party broke up about half-past one, and when the door closed upon the last guest, Robert drew his wife into the parlor, and carefully closing all the doors, said,

“ Well, we did have an elegant time, did we not ?”

“ Oh, magnificent,” said his wife, “ and how well-dressed they all were, and everybody seemed to enjoy themselves so much.”

“ Sit down,” he said, seizing her arm with a violence of

which he was unconscious, but which caused her to look at him with astonishment, and something of anger.

Striding away, he approached a richly carved sideboard, on which were scattered bottles, decanters and glasses in confusion, and pouring out half a goblet of brandy, he tossed it off at a draught. So highly, however, was his nervous system excited by the occurrences which transpired in the early part of the night, it had no perceptible effect upon him.

Returning to the sofa on which his wife had remained seated, and half lost in wonder, he said, "Belle, I told you the other day to make hay while the sun shone?"

"You did, but I really did not understand you, Robert."

"I told you a storm was coming," he said, with vehemence, "I tell you now it has come," and his last words were uttered almost with a scream, so intensely was he excited.

"I don't know what you mean even now," said his wife, trembling with apprehension, for his air and manner had really alarmed her.

"Mean—why it's as plain as the handwriting on the wall. I am ruined—a beggar. You don't look much like a beggar's wife, do you?" and he took hold of her costly dress, and pointed to the massive and expensive jewelry which adorned her person. "This don't look much like a beggar's house, does it?" he continued, raising his voice to its utmost pitch; and he gazed around upon the luxurious furniture which surrounded him.

"Robert, what do you mean?" exclaimed his wife; "you cannot be in earnest?"

"Then English language cannot make you understand. I tell you again that I am utterly and hopelessly ruined. In a week you will be in a boarding-house at twelve dollars a week, if I can find any one to take us in," he added, in a subdued tone. Yes, Belle, it's all over now. The storm has burst with more terrible fury than even I dared to think of, and I am completely wrecked. So make up your mind for the worst, for the worst has come."

Mrs. Arnold now comprehended his full meaning. He had warned her, but she had not heeded his warning, for she had been incapable of reflection. But there was no mistaking his present words. Ruin had overtaken them, and like the Babylonian monarch, even in the midst of merriment and feasting, the handwriting had appeared upon the wall.

She was shocked—stunned—stupefied, and could say nothing coherently, but throwing herself back upon the sofa, gave vent to her feelings in tears and sobs.

"Robert," she said, when she found voice to speak, "let me go to your uncle. I am sure he has something to do with this sudden change. He may perhaps"——

"Yes, perhaps he may. I will tell you what he will do; he will remind you that you turned your step-sister from your doors when she was starving, and he will tell you that you had better go to her, to try if her heart may not be warmer and softer than your own. And as for me, he might tell you—— But no matter. Don't waste your

time with him. Make up your mind to leave this house at once. In a few days, the house and everything in it will be seized."

"Why, surely, Robert, they won't take the house from you. You don't owe so much as that?"

"Belle, if I owned five such houses, and did not owe a cent on them, I could not more than pay my debts. This house and all it holds, would not pay one-twentieth part of my debts. Do as I bid you. To-morrow begin to make all your preparations to leave, and don't wait to be turned out, for as sure as the sun rises, you will not be suffered to remain here one week after the true state of my affairs is known."

It is unnecessary to pursue in detail the conversation of the evening. It was crimination on one part, and recrimination on the other ; for before they parted, both had lost a large portion of their temper. It was closed, however, by Robert, who, seeing that there would or could be no end, urged his wife to retire, as he had much to think of before he dared to close his eyes.

She flounced out of the room with some muttered remarks which he did not hear, but it satisfied her, for she had her woman's privilege, *the last word*.

When she had retired, Robert paced the room for some minutes in deep thought. Then seating himself at a centre table, he drew towards him a large pictorial publication which lay there, and with his pencil, commenced making some calculations on the blank leaves.

This engrossed his attention for some time, and at the close, laying down his pencil, he said to himself, though he spoke *sotto voce*, "Well, it ain't so bad after all. If he takes up those notes, that is ten thousand and over off my shoulders, and Gripe must give up those country notes. I can raise more on them for the present, and that will carry me on through December. I declare I was more frightened than hurt;" and Robert Arnold, who certainly could not have been in possession of his full senses, was so lost to all sense of honor, as to forget the great—the inappreciable kindness which he had received at his uncle's hands, and had already begun to calculate what benefit he should or might derive from it. He saw that, relieved of this load of upwards of ten thousand dollars, and careless of the loan upon the insurance stock, amounting to nearly five thousand more (for he had not forgotten Mr. Gripe's warning on that point), he might feel easy for some time—at least until January, and he actually determined to brazen it out.

He well knew the dangers and difficulties of his position as regarded his uncle, but having now nothing more to hope from him, his thoughts were bent on other things. True, he had told his wife that he was ruined—that she must leave her present home and comforts immediately—that she must be prepared to be called a beggar's wife, but then his fears had carried him away; he had magnified the danger in which he stood, and he could easily soothe her.

He spent the night, or what was left of it, in the parlor,

between his figures and his thoughts, and when the servant came in at an early hour in the morning, she found him asleep upon the sofa.

Ordering an early breakfast, his first thought was to arouse his wife, and calm her fears ; but not wishing to disturb her, he concluded to leave that duty until he returned from his store, and having hastily partaken of his morning meal, he hurried to his place of business.

CHAPTER XXIV.

THE STEP-SISTER.

THE two years which have brought such changes in Robert Arnold and his circumstances, have passed lightly and happily over the other parties who have thus far been brought to the reader's notice.

Mr. Benson had continued to prosper, for it is rare indeed that Fortune withholds her smiles from those who seek them, guided by truth, integrity, industry, and well-regulated economy. He had grown wealthy, but it had made no change in his character, conduct or feelings. His circle of acquaintance had been very much enlarged, and his family had made many friends ; but old ones were not forsaken, and among them all, Mrs. Hardman and Susan Scott ranked the dearest and nearest. The latter by her sweetness of temper, her unwavering fidelity to every duty, and her modest bearing in prosperity, had won the heart of Mrs. Benson, who could appreciate true worth, and their acquaintance had grown into a friendship of the closest intimacy.

Mr. Scott still occupied the cottage vacated by Mr. Ben-

son when he moved into Mr. Arnold's house at his request, and it was a paradise to himself and family. It was the very perfection of neatness and order, and Uncle George, for by that appellation he was now invariably greeted by both families, passed many happy hours in their society. He continued to manifest the warmest interest in Susan and her husband, and never paid them a visit without bringing some token of his love.

Susan was seated in the neat little parlor of her dear cottage home. The children had been dressed and sent to school, and the regular household duties having been cared for, she seated herself at her sewing, for she never passed an hour in idleness.

She was sewing and singing away merrily—yes, merrily, for she was as happy as her heart could wish. She had the kindest, most affectionate and devoted of husbands, who had been as it were restored to her from the jaws of the grave. She had lovely and loving children, and she had a dearly loved and most generous benefactor, whose watchful care over her was more like that of a father than a friend.

A ring at the door bell startled her from pleasant thoughts, and glancing at the clock, she saw that it was only a little after ten o'clock.

"This is an early call," she said, half aloud ; " I wonder who it can be at this hour."

" A lady to see you," said her maid of all work, opening the parlor door.

" A lady to see me," she said, dropping her work, and

hastily rising from her chair, "Oh, it must be dear Mrs. Benson. I hope none of the family are sick. Show her in, of course," and she advanced half-way to the door to greet the expected and much loved friend ; but she started back in surprise, as a lady closely veiled entered the room with hesitating steps, and the door was closed after her.

For an instant no word was spoken, but when the stranger raised her veil and disclosed the features of Belle Arnold, Mrs. Scott started back with an expression of astonishment, perhaps not unmingled with anger.

Another glance, however, softened her feelings, for Belle stood there the very picture of anguish and despair. She had uttered no word, but there was an appeal in her agony and woe, which went direct to Susan's heart. Before she could utter one word of greeting, Belle sank into a chair near which she had been standing, and covering her face with her veil, gave way to an agony of tears.

Susan made no attempt to calm her, for she knew not what to say, and suffered her to weep on uninterrupted.

A few moments of this most painful silence ensued, broken only by the sobs of her visitor, but at length she checked them with a violent effort, and rising, approached Mrs. Scott, who was still standing. "Mrs. Scott," she said, in a voice trembling with emotion, "I do not know why I have dared to come to you, but I have felt that you alone can aid us in this hour of darkness and despair. Oh Susan, for the love of God who has been so merciful to you, for the sake of my helpless and unoffending children, do not turn me from you."

"Surely Mrs. Arnold, you labor under some great mistake. In what way can I possibly be of any service to *you*?" and though perhaps she did not mean it, there was something of a taunting expression in her tone.

"I know—I feel that I deserve such words and worse from you, but oh, Susan, for the sake of our common womanhood, which I once forgot, do not spurn me now. Susan, dear Susan," she continued, stretching out her clasped hands, "do not recall the past. I was wrong. I was wicked. I was cruel and selfish, but I am abundantly punished in this moment of deep humiliation and sorrow. I am here to see you as a suppliant. I may soon be what you once was, and you alone can help me. For the sake of my innocent, unoffending children, do it, or I shall go mad."

"Sit down, Belle," said Susan, with more of feeling than her visitor deserved, for her earnest appeal and evident misery had reached her heart. "I shall be glad to serve you. I harbor no evil thoughts. God knows I have been so unhappy myself, I should be wicked indeed if I did not feel for those who are suffering as I have done. What can I possibly do for you?"

"First, Susan, try and bring your heart to forgive my cruel unkindness to you."

"Oh, don't speak of that, Belle. I am very happy now, and I only remember the past as teaching me gratitude to Heaven which has so changed my lot. I bear you no ill will, Belle—Heaven knows I do not. But how can I do anything for you?"

"Susan, you can do everything. I ought to be ashamed

to look you in the face, much less to ask a favor from you, but you are the only one on earth to whom I can now appeal. My husband's uncle was at our house last night. There was something terrible which occurred between them. All I know is, that after he had gone; my husband appeared nearly crazy. I am sure it was something his uncle said or did which made him feel so, for he did not act so before.

"Now, for heaven's sake—for the sake of my children, see Mr. Arnold. I know he thinks much of you, and that you have influence over him. For their sakes see him, and ask him not to injure my husband. I don't know what it is between them. I do not even guess, but I know there is something which has driven my husband almost out of his mind. Will you see him? Will you ask him, if my husband owes him, to be merciful, and if he will give him time, he will be paid all? Do not let us be turned out of house and home upon the streets. Oh, Susan, though I have forgotten what we once were to each other, forgive my cruelty, and for the sake of my children, if not for mine, do aid me now."

Belle Arnold had spoken so rapidly—so earnestly, she had been so carried away by the excitement of the occasion, by the remembrance of her own present troubles, she had almost forgotten that the one to whom she was now a suppliant, had once been ordered—nay, almost thrust from her own house, and that at a time when the marks of poverty and the deepest distress were but too plainly visible.

Susan Scott had listened calmly, but not without deep interest. She had suffered too much herself not to feel for

the woes of others, and the generous promptings of her heart prompted her to extend the heartiest sympathy to her now unhappy kinswoman. She forgot her cruelty—her rudeness—her abuse—her neglect—forgot everything, but that she was in distress, and had appealed to her for assistance.

“Anything I can do, Mrs. Arnold, I will do very cheerfully. But really you overrate my position and influence with Mr. Arnold. He is my kind friend and generous benefactor for my poor mother’s sake, and I almost dread to approach him on a subject with which I have really no business to meddle. No, do not misunderstand me,” she said, seeing that Belle was about to interrupt her, “I do not intend to withdraw my promise, but I do assure you little good will come of it. I know him well. If your husband has injured or wronged him, he will forgive him from the generous impulses of his own good heart. I know that he will not harm him.”

“Oh, Susan, there is something terrible behind which I do not know. I never saw my husband in such a state of feeling in my life, and I am sure it was caused by something which had occurred between his uncle and himself. Do—do try and soothe him, for without some aid we shall be beggars. We shall be turned out of house and home, and where we are to go Heaven only knows. Do, dear Susan, for the love of Heaven assist us now.”

Mrs. Scott could scarcely restrain a smile as Mrs. Arnold applied to her such endearing appellations, for the remem-

brance of past wrongs was not entirely effaced. She did not, however, make any direct reply to this appeal, but renewed her promise to do all in her power to serve her ; and with repeated protestations of gratitude and affection, Mrs. Arnold took her leave.

"I wonder if that woman has any real feelings," said Mrs. Scott to herself, as she donned her hat and shawl, preparatory to a visit to Mr. Arnold's store, for she had resolved to keep her promise to Mrs. Arnold ; "if she has, she is strangely altered. No matter. I will do my duty ; Mr. Arnold won't more than scold," and she could not forbear smiling as she thought of the possibility of receiving a scolding from him."

"What on earth brings you here, Susan?" said Mr. Arnold, as Mrs. Scott entered his private office, where he was engaged writing some letters ; and, rising, he kissed her forehead, shook her hand with warm cordiality, and drawing a chair close to his own, desired her to be seated, a request which she obeyed with an air of embarrassment. This attracted his attention, and peering closely into her face, he strove to read her purpose there ; but it spoke nothing from which he could gather any information, so he addressed himself to her tongue—

"Come, my dear, out with it. There is something unusual on foot this morning, or you would never have found the courage to come down here alone. Nothing wrong at home ? husband not gone adrift?"

"Oh, no, no," she replied hastily and earnestly, half

pained that her husband should be for an instant the object of suspicion, for he was so true and kind, so steady, sober, and industrious, the very thought was a wrong to him, which her love resented. "Nothing of that kind, Mr. Arnold ; I came down to see you because I promised I would, and you must forgive me if I have done wrong."

"As I know you have not done any wrong intentionally, my dear, you are already forgiven. Come, don't be afraid to speak."

"Well, sir, your nephew's wife, my—"

"There, stop, I know all about it. And you came down on her account ?"

"At her request, to implore you, for the sake of his wife and innocent children not to injure him."

"I wonder what that scoundrel has been telling his wife, that she should dare to go to Susan after her treatment to her," he muttered. "What did she tell you, Susan ?" he asked mildly, though his brow was heavily clouded.

"Only that she feared her husband had wronged you somehow, and that she dreaded lest you might ruin him. She said that unless you interfered, they must be turned into the street. Dear Mr. Arnold, if you can, without wronging yourself, do, please do—"

"Susan, listen to me a moment. You are a noble-hearted, forgiving woman, and I did not need your entreaties or your example to induce me to forgive a wrong. My nephew has wronged me most grievously, but he has wronged himself worse. He knows that I had no intention of

harming him. On the contrary, I shall have to pay over ten thousand dollars to save him from well merited punishment. I mean to do it, not for the sake of his wife, for I am afraid she is a cold, heartless, selfish, unfeeling woman ; nor for the sake of his children, for whom he has cared so little, he has not hesitated to commit an act which, if known, would stamp them with an indelible stain of infamy ; nor yet for his own sake, for I consider him lost to all sense of honor, to all feelings which belong to honest manhood."

"But I shall save him for my brother's sake. He is my brother's only child, and for the sake of his memory I will not permit him to suffer from his own follies and vices. I told him as much as that last night, and it is evident to me, from the fact of his wife's calling on you, that he has not told her the whole truth. I shall not tell you, because it is not necessary for you to know it. This much I will only say, that I have not the most remote idea of doing anything which could bring ruin or disgrace upon Robert Arnold. His ruin will come fast enough without any aid from me, and if his family are beggared, it will have been only through his wicked and most reckless extravagance ; so make yourself easy, and if Mrs. Arnold should call upon you, you may repeat what I have said. But stop—I would rather not have her see you again. You have too good and pure a heart to be brought in contact with such a cold and selfish woman."

"But, Mr. Arnold, she is very unhappy, and—"

"She deserves to be," said he, finishing her sentence. "I

will write a brief note and send it to her. You shall read it before I send it, and I think you would best consult your own comfort by not holding any further conversation with her on this subject. I shall so state in my letter," and turning to his writing-desk, Mr. Arnold hastily penned the following explicit note :

"Mr. George Arnold begs to inform Mrs. Robert Arnold, that he has no desire or intention of doing anything which can injure her husband, and Mr. Robert Arnold is fully aware of the fact. Mr. Arnold desires further, that if Mrs. Robert Arnold has any communication to make to him, she will make it through some other person than Susan Scott."

"There, Susan—that will satisfy her for to-day, and you will have fulfilled your promise. I will send this to her house. Do you go home and tend the children, and leave men's business for men to transact."

"I am not scolding," he added, seeing her countenance fall under his implied rebuke. "Your goodness of heart has led you to interfere in a matter of which you are perfectly ignorant, and I do not blame you. There, go home now, I am busy. Wait one moment ;" and going to the door, he called one of the clerks, who went away, but soon returned, handing him a roll of bills.

"It is about time for winter clothes all around. Take that, Susan, and—— Why, what on earth do you mean?" he exclaimed, seeing her blush and hesitate. "Do you

know?"—and he began to grow a little red in the face, as he saw that her eyes were filling with tears. "There, take it, and hold your tongue;" and as he placed the roll of bills in the hand which he shook warmly, he kissed her glowing cheek with the affection of a father.

"Now go home as soon as your feet can carry you. Who knows but the house may have run away or burned down since you have been gone?" And in another moment he was alone.

"That fellow must be an infernal scoundrel," said Mr. Arnold, half aloud, as he turned to resume the writing which had been interrupted by the entrance of his protégée.

CHAPTER XXV.

A RECONCILIATION.

WHEN Susan Scott left the office of her friend and benefactor, she was in a singular frame of mind. She felt inclined to be half angry with herself for having interfered in that which did not at all concern her. She feared that she might have given cause of offence to Mr. Arnold, and that she deserved his anger.

But above these feelings arose those which have never been known to fail or despair in the darkest hour. The feelings which make woman the true ruler of the world, the feelings of noble, generous sympathy—of sorrow for the misfortunes which had overtaken a fellow being, the earnest wish to serve—the utter forgetfulness of self—the strong desire to do good.

The memory of past wrongs had faded away. She had already forgotten that Belle Arnold had turned from her in her darkest hour of distress, and had refused, when it was in her power, to extend to her the assistance so greatly needed. She forgot the cruelty and injustice of the step-father—the coldness, the contempt, the harshness of the step-sister.

She remembered only that Belle Harding's father had been her mother's husband, and that Belle Arnold was now in distress.

"He won't be angry—I know he won't—I hope he won't," she said to herself as she beckoned to a stage which was passing. "I will do it; God knows I would not have her suffer as I have done;" and as the omnibus stopped, she entered, with the resolution to go at once and see Mrs. Arnold, her heart assuring her that she was not deserving condemnation.

"Tell Mrs. Arnold a friend wishes to see her," said Susan to the servant who answered her summons, and who had stated that she believed her mistress was out. "Here, stop; tell her Susan Scott wishes to see her," she added, as the servant was about to ascend the stairs.

"Here, here, never mind, Martha," exclaimed Mrs. Arnold from the head of the stairs "up here." And Susan fairly sprang up the stairs, where she was met by Mrs. Arnold, who was in dishabille, and who received her with a warmth, a cordiality, an earnestness and a sincerity strangely in contrast with those which memory could have called up.

But Susan Scott had no time to recall the past, even had she been so inclined. "Here, in here," said Belle, seizing her hand, and fairly dragging her into her own apartment, and hastily closing the door. "Not one word until I have spoken, Susan," said Mrs. Arnold, seating her visitor in a large arm-chair. "I don't want to hear one word until I have said what my heart has prompted."

Mrs. Scott looked up, as well she might, at this reception. Mrs. Arnold stood before her, the very personification of high excitement. Her cheeks were flushed—her eyes were flashing, and her whole form seemed dilated with emotion.

“Susan,” she said, drawing a chair close to her visitor—
“have you seen Mr. Arnold?”

“I have—I have just come from his store.”

“I am sorry—very sorry.”

“Sorry, Belle, and why?”

“I am sorry that I asked you. Oh, Susan, if you knew the feelings that have oppressed me since I saw you this morning you would pity, and forgive me.”

“Pity you, Belle, I do ; I have nothing to forgive.”

“Nothing to forgive, Susan !” said Mrs. Arnold, and drawing her chair closer, and taking her hand ; “nothing to forgive. Do you forget that you were turned out of——?”

“Hush ! Belle, you are talking wildly. I do not remember anything which you could wish me to forget.”

“You do not remember that when you were cold and hungry, and when you appealed to me for the sake of your suffering, starving children, I——”

“Belle, I tell you I remember nothing which you or I ought to forget. Now let me say in a few words why I am here.”

“No, Susan, not until I have craved your pardon for my unfeeling conduct. Not until I have expressed to you my deep sorrow for the inhumanity I displayed to you when you were suffering. Not until I have told you, that now my

own heart is to be tried in the furnace of affliction, do I sorely regret my past follies and——”

“But, Belle——”

“Do not interrupt me, Susan,” said Mrs. Arnold, drawing her chair closer still to her visitor. “I have been foolish, and wicked; and thoughtless, yes even callous to the sufferings of others, but, thank Heaven, it is not too late to repent, nor am I too old to amend. And let this be the first evidence that my nature is not so utterly changed from that of my sex, that I earnestly and sincerely ask your pardon for my past conduct. I have passed the hour since I saw you this morning, in thought. I have reflected upon the past; I see how little of happiness I have enjoyed, how much I have actually thrown away. Do you help me to continue in the resolutions I have formed, by saying that you do forgive me—for, to feel that I am pardoned by the one to whom I have done so great a wrong, will cheer and encourage me in the path which I must now tread. You do, Susan, you have forgiven me?”

“From my inmost heart!” exclaimed Susan with moistened eyes, moved to tears by the deep distress of her unhappy relative.

“I knew you would. When I saw you this morning, when I dared to appeal to you for aid, I wonder that you did not spurn me from you, as I once did to yourself. Oh, Susan, what a lesson has been taught me this day, and how I thank you for allowing me to feel that I am forgiven!”

“There, Belle, I hope you have done; you really distress

me," said Mrs. Scott, wiping her eyes. "Pray do not talk in that manner any more. Now let me tell you briefly that I saw Mr. Arnold. I saw that he did not like my interference, but he was very kind, and he assured me that nothing was further from his intentions than to harm your husband. He has written to that effect to you, but I could not refrain from being the bearer of intelligence which I knew must be so pleasing. But are matters really so bad, Belle?"

"I do not know anything, except that my husband was almost distracted last night. He told me that we were beggars, and from the fact that this occurred immediately upon the visit of his uncle, I took it for granted, that it must have some connection with him. I learned something of you before this, and found you out to-day by sending a servant to Mr. Benson's house, for we had heard that your husband was his foreman. I felt, I know not why, that you might have some influence with Mr. Arnold, and for the sake of my husband and children, I dared to call on one whom I had so deeply——"

"There," and Mrs. Scott placed her hand across Mrs. Arnold's mouth. "You forget yourself. I am truly thankful you called on me, for it has enabled me to prove to my own heart, that I do not forget God's goodness in raising up such good friends for me in my hours of trouble, suffering and want."

Susan Scott remained with Mrs. Arnold nearly two hours, and in that time the heart of each had been drawn more

closely together. Susan had suffered, and knew how to feel for others. Belle was suffering and needed sympathy, and from that hour commenced a renewal of feelings which continued unimpaired through after years.

Of the subject of their conversation, it is not necessary now to speak. It will be developed in due time.

CHAPTER XXVI.

THE FAST MAN GOING DOWN HILL.

MR. GRIPE had scarcely seated himself in his office, when the door was opened, and immediately closed upon Robert Arnold.

"Is your boy in, Gripe?" he asked in a calm voice.

"No—I have sent him to the post-office."

"Well, so much the better. I asked because I could not see at first. Gripe, who is the man that took those notes of mine the other day?"

"Which ones do you mean? The one on which I renewed the two thousand loan for thirty days?"

"No—the seventy-six hundred dollars which he was to put in the country bank, and which you said I should never hear of again until they were due."

"I don't exactly like to tell my——"

"Look here, Mr. Gripe," said Mr. Arnold, with assumed calmness, but with a sternness of voice and manner which caused the broker to look at him very earnestly, "You told me, nay you pledged yourself that those notes should never be heard of ——"

"You don't mean that he has——?"

"I mean that my uncle has one of those very notes now. I must know who that man is. Those notes must be sent in at once, or there will be such trouble as you, nor I, nor he, could dream of."

"You don't say he has passed those notes out."

"I tell you again my uncle has one of them, and he says they must all be sent in to-day. He will discount them at once, but they must be sent in. He will not have his name on the street—you know what I mean?"

"Well, that is very strange," said Mr. Gripe, half mus-
ingly, for he was already mentally calculating how much he might possibly make by the operation for himself. "You say your uncle will discount them?"

"Every one, and he wants them to-day," said Robert, hoarsely. "You can, you must get them. You know your party, and I don't care to meet him as I feel just now. If I were to meet him, I would not be answerable for the consequences. I tell you those notes must be got off the street to-day. If your man has sold them instead of putting them in the bank, as he promised, they *must* be found. I say *must*, Gripe, and now you know what I mean. You have deceived me."

"Me—Oh, Mr. Arnold!" said the honest broker, deprecatingly.

"Never mind excuses. You pledged your word that the notes would be put in the country banks, and——"

"Mr. Butman said they should."

"Butman, eh! I have heard of him. Now I know your party. Do you see him at your earliest moment, get those notes from him, and take them to my uncle. He will cash them, but it must be done at once."

"I will see him as soon as I can. Is your uncle angry?"

"Angry!" said Robert, with an expression which the broker could not interpret.

"I can't imagine why he parted with those notes," said Mr. Gripe, musingly. "I don't know what could have induced him. He promised me faithfully——"

"Never mind his promises. He had first the seventy-six hundred, and then the twenty-seven hundred on the other renewal of the thirty day loan. Ten thousand three hundred. My uncle has one of the nineteen hundred dollar notes, and do you get the balance. He will discount them, and perhaps Mr. Butman may be satisfied with that profit."

At this moment the door of the office was opened; and as if to verify the old adage, "Talk of the," &c., the gentleman whose name has just been mentioned, entered.

"Let me manage this," said Mr. Gripe, in a whispered voice. "I can make a better bargain with him than you can."

Robert merely nodded his head, and moved his chair away from the broker's desk.

"Ah, I see you are engaged," said Mr. Butman, as he entered. (The reader will please not forget the ahs.)

"No, no, come in. I was wishing to see you. This gentleman," and he nodded to Mr. Arnold, "won't mind what

we are saying ;” and he looked at Robert with a look which he meant to be very expressive, but which must have been sadly misunderstood, for his lip curled very sensibly, though Mr. Gripe could not perceive it.

“Sit down, Mr. Butman,” said the broker, rising and tendering his only chair. “Oh, never mind me,” he added, as Mr. Butman made a motion as if to decline the invitation, “I am glad enough to stand up once in a while. Mr. Butman, do you think you could command those Arnold notes you got discounted a couple of weeks ago ?”

“Oh, yes, Mr. Gripe; the fact is, the banks there did not like the paper as much as I thought they would ; and as I had promised the money, I gave my own notes, and kept them, because I believe the endorser is perfectly good. I don’t hear much good of the drawer. They say he is an ex——”

“Never mind that now. Have you got the notes ?”

“Why, one of them I parted with the other day to a party from whom I bought some old building materials. He seemed to know the paper very well, and I gave him one in part payment. I have got the others. But I know he put that one in the bank.”

“Well, I can sell them well for you to-day. I have had a party here who told me if you ever got any of that paper, he would take it at one per cent.”

For an instant Mr. Butman remained silent. He was calculating how much he would or might make. He had bought the notes at two per cent, and had loaned on his

own bank bills at one and a half (the reader will please remember that Mr. Gripe charged two and a half and two and a quarter), and if he should sell the notes now at one per cent, he would make *something*, and then as he did not wish to have his money lie idle, he could probably use it again at the same rates.

"I guess you may sell them, Mr. Gripe," he said, as he drew forth his huge wallet, and extracted from its manifold pockets three notes, which he handed to the broker. "Do you think you can get the money soon? because if you can I will try if I can put it out at once. You know I don't like to let it lie idle."

"Never fear. I don't want but half an hour after I have the notes. But, stop—there are only four here. There is one more, the one for twenty-seven hundred dollars."

"Oh, yes. Do you want that, too?" and he opened again his wallet, which, while talking he had replaced in the breast-pocket of his coat. "There, now, how long will you be gone? I want to make sure, you know, Mr. Gripe."

"You shall have your money in an hour from now. Of course, you will bring the country notes you hold as collateral?"

"Of course. You get the check as soon as you can, and I will be back here in an hour with the other notes. Of course, you are sure of selling them?"

"They are sold, Mr. Butman," said Gripe rather nervously, fearing that if he remained too long, he might let out some of the secrets connected with the possession of these

notes, and the rates paid on them as contrasted with those charged.

Mr. Gripe's usual luck, however, followed him, and Mr. Butman took his leave, without adverting to a subject which might led to unpleasant consequences.

As the door closed upon him, Robert Arnold drew a long breath. He dared not trust himself to words, for his heart was too full for speech. He had stood upon the brink of a precipice, down which one more step would have plunged him irrevocably, and he had been saved from that step. The notes were rescued from public scrutiny, and he was safe.

"Shall I go around to your uncle's, now?" said Mr. Gripe, turning to Mr. Arnold, who had withdrawn into the farthest and darkest corner of the room.

"Yes, yes ; go right off," he replied, nervously. "Go, bring a check, and settle that ;" and without another word, Mr. Gripe, thrusting the notes into his hat, started for Mr. Arnold's store.

He was not absent over fifteen minutes, though it seemed an age to Robert, who remained in the office, in a state of feverish anxiety, which language would fail to depict.

"There ; that's what I call a good morning's work. Five per cent. on ten thousand dollars," he said as he re-entered the office, bearing triumphantly Mr. Arnold's check for the notes. See there, he gave me a check for the face of the notes, he only took off seven per cent ;" and as he held the check up with an air of exultation, Robert groaned, for he was cut to the very heart.

"Of course, you will divide that with me?"

"Fix that as you choose, Mr. Gripe," said Robert, who feared to trust himself to too many words; "anyhow you choose. Did my uncle say anything?"

"Not much. He is a queer customer that. He asked if I knew of any more being out with his name on them, and I told him that I was sure there were none; that I was your broker, and did all your business, and if there had been any, I was sure I must know it. Was I right?"

"Perfectly. I am much obliged to you, Mr. Gripe," said Mr. Arnold, moving towards the door, "you have done me a great favor."

"I am sure I am glad, Mr. Arnold. I will send you a check around for the difference;" and Robert left the office, with a heart sadly oppressed, but, at the same time, wonderfully lightened—opposite feelings, which, with a knowledge of his present circumstances, the reader can readily comprehend.

"What a fool I was," said Mr. Gripe to himself, as the door closed upon Mr. Arnold. "If I had not let him stay there, I could have made that five per cent. just as easy. Ah, well, it's no matter. I haven't lost much, and I'll try and make it up some other time;" and, seating himself, he made a calculation of the amount he would have to pay to Mr. Butman, deducting his five per cent. and commission. The half of this was a sum not to be despised; so drawing a check for the amount due to Mr. Arnold, he sent it around as soon as his boy came in, and proceeding to the bank, drew the money for Mr. Arnold's check, for he

had no intention of letting his principal know what disposition had been made of the notes. Mr. Butman returning soon afterwards, gave up the country notes which he held as collateral, and these were at once taken to Mr. Arnold's store.

And Robert Arnold was in one sense free ; but the very sense of freedom thus obtained was galling, and his conscience smote him with a force, which, if it did not render him miserable, went far to prove that he was not utterly lost to all sense of honor and feeling. There was hope for him yet.

Robert Arnold, on the night of his uncle's visit, had, as the reader may remember, been agonized at the thought of the detection of his conduct ; but for a time when he had received the conviction that no harm would come to him through his uncle, evil thoughts had again prevailed, and he commenced calculating how much longer he could bear up under the heavy burden which he was carrying, and how long he could postpone the crash which must overtake him.

When he had received from Mr. Gripe the country notes, and felt that all actual present danger had passed, his first emotion was of deep thankfulness for his escape. True, he had lost the friendship of his only relative on earth, of one who was abundantly able to have aided him, and who had proved that his will was equal to his ability, by his generous assistance when Robert first made application to him.

But still he was thankful, and that feeling softened his heart, and led him to deeper and truer thoughts.

As the office door closed upon Mr. Gripe's retreating form, Robert turned to the clock. It was nearly two o'clock; so terribly had he been excited by the occurrences of the morning, he had not noted how time had flown. His book-keeper had reminded him early in the day that provision must be made for a note of twenty-one hundred dollars due that day. That could only be taken up by application to Mr. Gripe, and he must either attend immediately to it, or suffer the blow to fall at once.

As calmly as was possible he tried to think. It was utterly out of the question, situated as he was, to do more than postpone the evil hour, and when he glanced over his private memorandum book, which showed the enormous amounts he had paid to Mr. Gripe to sustain a fictitious credit, he determined upon his course.

Taking up his hat, he left the office, and as he passed through the store towards the street, said calmly to the book-keeper, that he would take care of that note. His mind was made up. "Poor Belle," he said, "I wonder how she will take it, and what she will do? Well, she has had her share of my prosperity—we have been a pair of fools, and if she won't stand by me in adversity"—he did not finish the sentence, for he could not imagine how he would act in such a contingency. Robert walked down Broadway to the Battery, and remained there until the clock had struck three, and as the last sound of the chimes struck his ear

he felt a sense of relief to which he had long been a stranger.

It was too late now to recall his step, and with a heart lighter than he had known for many a day, he returned to his store, and entering his office, prepared calmly to receive the messenger whom he knew would come soon to demand payment of the note which had not been taken up.

"All right, sir," he said, as the notary entered the office about half-past three, "it won't be paid;" and with a very slightly supercilious smile, the notary took his leave.

Robert Arnold had chosen the wiser part, and had stopped in his mad career of folly and extravagance. He had nothing further now to do in that store, and with a lingering look at the place, the scene of so many fruitless struggles, he left it, and started homeward, dreading now, more than aught else, to meet his wife and communicate to her the realization of the words he had uttered on the previous evening.

His dream of folly was over, and as he slowly walked on, he was enabled to review calmly the terrible ordeal to which he had voluntarily submitted so long: the worst had now come, and it was not half so hard as the incessant struggle and hurry, and torment of striving to keep his head out of water, with a weight pressing him down, too great for the long endurance of any human strength. He saw in its true light his folly, his wickedness, and he now wondered how he could have been so long infatuated.

At all events he was now once more free. He could only be stripped of the gaudy plumes in which he had so long

strutted. He could only be called on to resign luxuries which had added nothing to his pleasure, but much to his cares. He could not be deprived of his energy, his will to work. But his thoughts can be better imagined than described.

CHAPTER XXVII.

THE WIFE'S DEVOTION.

"WELL, Belle," he said, as he entered his house, and ascended to her room, where she was engaged in laying out her clothes and that of her children ready for packing, "I see you have taken me at my word."

"Dear Robert," she said, springing up at his entrance, and throwing herself upon his neck in an agony of tears, "I hope the worst is over now."

"Yes, Belle, it is all over," he said, with a real smile—the first natural one she had seen for many a day.

"Oh, I am so glad—I am so happy."

"Glad! happy! Belle," said her astonished husband, holding her out at arms' length, and gazing in her face, as if doubting the veracity of his ears, "you are glad and happy?"

"Indeed and indeed, I am, Robert. I have had my day of thought and trial, and thank God, I have recovered my senses once more. Now sit down, Robert," and almost forcing him into a chair, she seated herself on his knee, with

one arm around his neck, while with the other hand she parted the hair from his broad forehead ; “listen to me for a moment, dear.”

“When we were married I was as happy as the human heart could wish ; we had enough for comfort, and with health and my husband’s love, I was as contented as earth could make me. I have been the cause of leading you into your present troubles. You forgot, dear, that I was only a weak, foolish woman, and when you grew prosperous, you indulged me so much, it only served to increase my desires for more. You spoiled me for the time, and now that I can look back and see the folly of my course, I repent in bitterness of heart, that I suffered my vanity, and pride, and folly to carry me so far away from the path of duty.

“But, Robert, if the feelings of the woman carried me away, and led me to persuade you into courses which have ruined you, my devotion as a wife, and my affection as a mother, shall make all the amends in my power. I am happier now than I have been for years, for I know that I feel aright, and mean to act aright. Do you understand me, Robert ?”

“Perfectly, Belle, my dear, good little wife, perfectly ; and I shall be just as happy as you are when I can lose sight of these follies, and vanities, and fripperies which have led us so far away from true peace or comfort. I feared that you would be most miserable when the worst did come.”

“The worst, Robert ! It is the best that has reached us—we were a great deal more happy before we moved into

this house than we have ever been since, and we will be happy again. Come, tell me all about it. What have you done to-day, and what are you going to do?"

And Robert briefly made known that he had stopped, and that he was thenceforth freed from the cares of his business, for his creditors would relieve him at once of all thought for them. Every thing he had must, of course, be given up.

"Of course," echoed Belle, "and I wish some of them had just to live your life over in this very house for a short time, and suffer just as you have suffered in trying to remain here. I think they would be glad to be rid of it. Well, it's all for the best."

"Dear Belle," said her husband, imprinting a kiss upon her forehead, "how happy you make me now that I know how differently you feel about it from what I had expected. I have been as much worried to-day about you, almost, as I have about my business. I was so afraid"—

"Yes, dear, you were so afraid that there was so much of the mere woman in me, I could forget that I was the wife of an indulgent husband, and the mother of affectionate children. Bless your heart, Robert, I am glad it is over. You don't know how often I have worried and fretted of late because I was afraid you was indulging me beyond your means, and yet I dreaded to speak seriously to you about it. How very much I have been to blame, and how kind and indulgent you have been, to sacrifice even yourself to me. Dear Robert, what can I do to show how much I appreciate you?"

"Belle, I am so delighted at seeing you in 'this mind, I must tell you that which I wished to keep even from my wife, for it must make her despise me."

That is impossible, Robert. Say on; you can say nothing now to change my love, or make me forget how much I owe to"——

"There, Belle, stop. You little dream what an escape I have had—even if I have escaped at all—from bringing infamy and public scorn on myself, and degradation on you and our children."

"Oh no, Robert, that is impossible. You could do nothing to make me forget how very happy we have been, or to regret that I became your wife. I know you have—nay, I mean that I have, because it has been all my fault, Robert, been foolish—vain—wicked—extravagant, and reckless; but I know that you have never done anything to"——

"One moment, Belle," said Robert, interrupting her, and drawing forth his handkerchief, he wiped the perspiration which had now started to his face and brow. "You remember that when my uncle was here, you saw me greatly excited. I had good cause—God knows I wish it had never existed—to feel so. Belle, dear, but for his kindness then, I should now be"——

"Be what?" exclaimed his wife, almost terrified at his unusual excitement; for as he spoke, his face flushed, and his eyes filled with tears. "In God's name, what can you mean?"

"The inmate of a prison cell."

"Robert Arnold!" exclaimed his wife, starting from his knee, and standing upright before him, while with one hand she pushed away the hair from his clammy forehead—"my husband, what *do* you mean?"

"God forgive me, dear, but I dare not conceal it from you," said Robert, seizing her hand, and pressing it to his heart. "In the vain, foolish hope of extricating myself from the difficulties which surrounded me on every side, I"——

"Go on, Robert—in God's name go on! What have you done?"

"I forged my uncle's name."

This was too much for Belle, and sinking again upon his knee, she threw her arms about his neck, and resting her face upon his head, gave way to an agony of tears.

"Yes, Belle," said Robert, amid tears and sobs, for he had scarcely voice left to speak, "I forged his name as endorser to some notes, and he"——

"Oh, will he send you to prison? will he take you from us?" she exclaimed, frantically, clasping his head with both arms. "Will he, dear husband, will he send you to prison? Oh why did you not tell me this last night? Why did you let those vain frivolous fools take up the time which I ought to have spent in comforting you? And it was for me you have done this. But, dear Robert, surely he won't take you from us. Oh, my God, I shall go mad!" and rising, she paced the floor, wringing her hands, and uttering incoherent exclamations of grief and despair.

"No, dear Belle," said Robert, wiping his streaming eyes and trying to speak composedly ; "I owe to him more than a lifetime of deep gratitude can ever pay. He promised not to injure me. He has paid them all, and save from him, I have nothing to fear."

"Oh, I will go to him—I will go on my knees to him, I will crawl in the very dust at his feet ; but he must not take my husband from me. Oh, Robert, why do you not hate me, for I have been the cause of this? No, you need not deny it," she said, seeing that he was about to interrupt her. "You were afraid to deny me ; you feared I could not sacrifice the woman to the wife. Oh, Robert, how little you knew me. Where does he live? Let me see him. I will tell him it was all my fault, and beg him to punish me instead of you. Robert, my husband, have I been the cause of so much misery?"

"Hush, Belle ! You must not talk so ; you"—

"Not talk so ! How else can I talk, when my heart tells me how wicked I have been ; and to think that I went to Susan Scott this morning to ask her to intercede for you. Oh, why did you not tell me this last night?"

"Susan ! What, Belle, your sister?"

"Yes, Robert ; Heaven bless her. She has a heart to feel, though I forgot that I had one. She has been to see him at my request, and was here this morning, and told me your uncle said he had no intention of harming you. But oh, if I had known—if I had only known—I must see him ; I will see him," she said, wiping her eyes. "I won't lay my

head at rest to-night until I have seen him, and told him how wicked I have been."

"Belle, you must not. It is useless."

"I will, Robert, if I die at his feet," she said, firmly, "and I do not believe it will be useless. I do not believe that when I tell him how you have been led away by your love for a vain, foolish, frivolous woman, that he can condemn you. I will beg him, for my children's sake, to be merciful, and I know he will be. Don't try to dissuade me, Robert, I tell you *I will* see him, if I spend my last breath in confessing my faults, and beseeching him to pardon you."

"My noble—devoted—faithful wife; oh why did I not know you before? Dear—dear Belle, do not go, I ask—I entreat you."

"Robert, my husband, it is my duty, and I cannot now be swerved from it. You married me a weak-minded, foolish, giddy girl. You have been the best, and kindest, and most indulgent of husbands, and if through me you have been driven to this dreadful pass, I will make every reparation in my power. I must see Mr. Arnold this very night."

But a veil must be drawn over the sanctity of this scene.

CHAPTER XXVIII.

THE FORGER'S WIFE.

"A LADY to see me ! Why it is after eight o'clock," said Mr. Arnold, rising from his easy-chair, and laying down the book he had been perusing. "What on earth can any one want with me at this time of night ? A lady, did you say, Jane ?" he queried of the servant who had made the announcement, and who stood now with the door ajar.

"Yes, sir ; and she asked me to say she wanted to see you very particularly."

"Oh, show her up. There, place a chair by the fire. Show her up, Jane. A lady to see me !" and Mr. Arnold seemed really confused at such an unusual occurrence. "Who on earth can she be, and what can she want ? Surely, Susan would not come here at this time of—— Oh ! walk in, madam. Did you wish to see me ?" he said bowing, as the servant ushered in a lady closely veiled, and bearing in her hand a small parcel neatly done up.

"Be seated," he said, seeing that she hesitated. "I am Mr. Arnold. What can I do for you ? Shut that door,

Jane. When I want you I will ring," he said, turning to the servant, who lingered with the door half open.

"Mr. Arnold," said the visitor in an agitated voice ; but she could say no more—springing forward, she threw up her veil with one hand, and falling at his knees, clasped them with all her strength, fairly burying her face, now streaming with tears, against his person.

"For God's sake, Madame, arise. Never kneel to me. Who are you? What do you want?"

"I am the most unhappy wife of a miserable man, and I come to ask for mercy ;" and as she spoke, she raised her swollen face to his, and he recognized the wife of Robert Arnold.

For an instant an expression of sternness crossed his features, but as he looked at the kneeling supplicant before him, he raised her gently from her kneeling posture, and seating her in his own chair, stood before her lost in wonder and amazement.

"Oh ! Mr. Arnold. Dear Mr. Arnold. For the love of God—for the sake of my poor, unoffending children—do not punish my unhappy husband. Indeed, sir, it was all my fault. He loved me so well, he could not bear to deny me anything. And I was wild—crazy. I was not myself, I do assure you, or I never would have suffered him to go thus far. Oh ! sir, do believe me, it was only his love for me, and oh, how I hate myself for it !"

'My dear young woman," said Mr. Arnold, kindly, for he could not fail to be touched at her evident distress, "there

is no occasion for you to feel so unhappy. I had no intention of harming your husband."

"Oh, I know you said so this morning to Susan; but when I asked her to see you, I did not know the extent of my husband's wrongs to you. Believe me, sir, I did not. Oh, sir, you will not take him from us? You will not send him to prison? You will not break our hearts, will you? I will work for you. I will be anything—do anything you wish—but oh, do not take my husband, the father of my children, from us. He loves us very dearly, and that very love has ruined him. Oh, you will not, will you, dear Mr. Arnold?"

"My dear girl," said Mr. Arnold, his eyes involuntarily moistening as she poured out her earnest appeal in behalf of one whom he had loved so well, "have I not told you that I——?"

"See—see here, Mr. Arnold," she said eagerly, interrupting him, and nervously undoing the parcel she had brought with her. "See, here is everything he ever gave me—everything I own in the world;" and as she spoke, she poured out upon the table her watch, her rings, and bracelets, and earrings, and all the costly jewelry which she had collected since their marriage day. "I haven't kept a single one but my wedding ring. Take them—take everything—but oh, leave my husband to me."

This was quite too much for Mr. Arnold—the cold-hearted, selfish, unfeeling Mr. Arnold. There was a pathos, an earnestness, an anguish in her appeal, and a sincerity in

her actions, which went straight to his heart, and for his life he could not have kept back the tears which found their way down his furrowed cheeks.

“ Oh ! you will not—I know you will not—thank God ! thank God ! ” and burying her face in her hands, she gave way to tears and emotions which nature could no longer restrain.

“ No, I will not, I never meant to, and now I could not. Look here, my dear girl, you have done very wrong in coming here to-night. You had no right to come to me as you have on behalf of one who has——”

“ Oh ! sir, he is my husband—the father of my children. I love him better than my life ; do anything with me you choose—condemn me, for I deserve it all—punish me, for I alone was to blame. Do anything, but do not take my husband from me. Oh ! we have been so happy, and he loves us so much.”

“ Mrs. Arnold,” said the old gentleman, striving to put on an air of sternness, “ did your husband ask you to come here ? ”

“ No, no, sir. He forbade it—he did not wish me to come, though I told him that I would. Shall I send him to you ? ” she said, her countenance lighting up with an expression of happiness. “ May he come ? Oh ! if you knew how bitterly he repents—how he is stung by remorse ! We don’t care for our house—we don’t care for comforts—we don’t look for luxuries—we have purchased them too dearly. But oh, do not deprive him of the power to work for those he loves—for those who love and look to him

Take them, sir ;” and she pushed the jewels towards him. “I have nothing more on earth to give. It will be something towards repairing the wrongs he has done you, but oh, do not take him from us——”

“I tell you again, I will not,” said Mr. Arnold, blowing his nose with tremendous violence ; “I tell you I will not. Now go home, and make your heart easy. I won’t harm him, and I would not add to your unhappiness——”

“Oh ! sir,” she interrupted, “it has been all my own fault. He was not to blame at all. I deserve all I feel, but poor Robert,” and again burying her face in her hands, she gave way to her tears.

“Poor Robert !” Those words struck a chord in Mr. Arnold’s heart, and it vibrated to the touch. It was his brother’s name, his only brother, and Robert was his only child. He must have been driven to sad extremities. He must have been sorely tempted ; and, no doubt, he must suffer terribly. Tears came to the old man’s eyes, as he thought of “poor Robert.” He was his younger brother ; a wild, dashing, reckless, gallant fellow, who had leaned upon him, and loved him with all the strength of his ardent, impulsive nature. How often he had saved him from the consequences of his mad freaks ; how many battles he had fought for him, when he was too small to fight them for himself, and then their mother ! on her death-bed she had implored him to be a friend and brother to Robert, and he had promised that he would.

“Poor Robert.” He was dead. He had left only the

memory of his love and his virtues, and his son's wife was before him, pleading for her husband.

"I don't want your jewels, Mrs. Arnold. I won't take them. I——"

"Oh, do, sir. You will make me very happy."

"I will make you happy without that, for I believe you deserve to be so," and wiping his eyes he went to his secretary at the extreme end of the room, and there he remained a few moments looking over some papers.

"There, take them, and I hope they will make you as happy as I am in tendering them to you ;" and he held out to her some papers, which her tears would not allow her to examine, but which she took with trembling hands, and a grateful heart.

"Those are the notes ; give them to your husband, and say to him, that for your sake I forgive him ; for the husband of such a wife cannot be a bad man. There, take your jewels, you will want them yet. No, I tell you, I will not take them," he added, seeing she was about to interrupt him, and gathering them hastily, he replaced them in the handkerchief in which she had brought them, and placed them in her hand.

"There, now, go home ; give those to Robert—to your husband, I mean—and tell him I wish him well."

Belle stood for one moment, as if transfixed ; in one hand she held the package of jewels, in the other the notes which Mr. Arnold had given to her ; then falling upon her knees, with clasped hands and upraised face, she poured out the

earnest thanksgiving of her heart for his boundless kindness, and invoked the choicest blessings of Heaven upon his head.

Gently raising her, Mr. Arnold imprinted a kiss upon her forehead ; and leading her to the door, bade her go home, and make her husband happy.

Belle flew on the wings of love to her home. In one hand she still held the jewels, in the other the notes, and impatiently ringing the bell, she rushed past the astonished servant as the door was opened, and ascending as rapidly as her feet could carry her to her own room, found her husband seated there, his face buried in his hands, and evidently lost in deep thought.

“There, there, Robert—husband—there they are ;” and as he arose to greet her, she stretched forth the hand in which the notes were tightly clasped, and exclaiming, “I’ve got them—there they are,” fell senseless to the floor.

The terrible excitement of the past hour had been too much for her. Joy overpowered her—joy, that she had saved him whom she loved better than life ; joy, that she saved him to her children ; joy, that she had rescued her husband from the infamy and disgrace which she felt that his love for her had brought upon him.

The reader would scarcely wish to intrude upon them in this hour, and we leave them to their own thoughts.

CHAPTER XXIX.

THE BOTTOM OF THE HILL.

ON the following morning at the breakfast table, Mrs. Arnold remarked to her husband, "I suppose you must go down town to arrange your matters there," and there was an expression on her countenance as she spoke, which seemed to say, "I hope you will."

"Yes. It will take me two weeks or more perhaps to put things in order so that my creditors may understand precisely how I stand, but I can face them now with a lighter heart ;" and he looked affectionately at his wife, thanking her for her agency in his present state of contentedness and comparative peace.

"So much the better. I can have my own way then up town. By the way, dear, I suppose you give up every thing."

"Every dollar's worth. It will be bad enough as it is but they shall not say I made any money by failing as many have done. That will leave my character clear at least," and he blushed as he spoke, for he remembered how he had

hazarded that character, and what a narrow escape he had.

"There, never mind anything of the past. That has been bad enough, and we cannot help what is done. But we can control the future, and I mean to show you what a wife you have got. Oh! you don't know what a treasure you have in me, Robert," and she smiled archly.

"If I don't know now, I never can, Belle," he said warmly.

"Hush! there you go again. I can see by your face what you are thinking of; put on your hat, and go about your business. I have a great deal to do to-day, and don't want you about the house. There go along," and rising she playfully handed him his hat.

He took it, and kissing her affectionately as tears rose to his eyes, he took his leave for the day.

"Now children," she said to Ida and Robert, who were stowing away their meal in glorious style, "you must be good with Martha to-day, I am going out, and shall be gone a long time."

"Ain't we going to school?" chorused both voices.

"Not to that school any more—never mind asking any questions—I will tell you all about it in good season," but they did not care to ask questions or hear reasons. It was enough for them to know that they were not going to school, and they could scarcely restrain themselves long enough to finish their meal, so anxious were they to get to play.

"Martha," she said to the servant in waiting on the table, "send all the servants to me in the parlor," and she left the room

In a few minutes the cook, seamstress, and the two chambermaids, with the groom and coachman (Mr. Arnold kept a first class establishment), were before her, wondering what this sudden summons could mean.

"My husband has determined to give up this house at once, and I want to pay you all now. I shall pay each of you up to the end of the month, which will make up for this short notice."

Of course each one made protestations of regret at leaving so good a mistress, and such a pleasant house, but from the sly looks interchanged, it was evident that they surmised the cause of this sudden determination.

Their wages were paid, and they were desired to find places elsewhere immediately.

On reassembling in the kitchen, their tongues found free play, and while it would have mortified, it certainly would have pained, Mrs. Arnold could she have heard the remarks from the lips of those who had so long lived upon her bounty. She did not, however, hear them, and was spared that pang.

"Now Martha," she said, descending to the breakfast room, "I have discharged all the servants but yourself, we are going to break up 'housekeeping, and I don't need them; I shall want you to stay with me till the first of the month."

Martha's eyes opened wide at this announcement, and

she was really grieved, for she had lived so long with her mistress as to know and appreciate her really good traits, and while she was as honest and faithful as human nature would allow, she had grown strongly attached to the family.

"And can't I go with you, Mrs. Arnold?" she said, wiping her eyes with the corner of her apron.

"No, Martha, we can't afford to keep any servants now, my husband has met with great misfortunes, and we will have to do the best we can. I can get along without any help for the present."

Mrs. Arnold had passed the Rubicon; she had spoken boldly of her misfortunes, and was well aware that once known to the servants, their friends and neighbors would not be kept long from the information. Nor was she disappointed in this. Before the morning was half advanced, it had flown through every house in the street, that Mr. Arnold had "busted" (that was the servant's phrase) and was turned out of his house.

The sudden discharge of all the servants abundantly confirmed their story, and Mrs. Arnold had no neighborly calls that morning.

About ten o'clock she put on her hat and shawl, and giving directions to Martha to take care of the children, and to get something up for dinner, she left the house.

While she has gone, let us follow her husband. He walked briskly down to his place of business, and was somewhat surprised to find Mr. Gripe seated in the private office, perusing the morning papers.

"Ah, Mr. Arnold," said the smiling broker, rising, "I am glad to see you looking so bright this morning ; it is a sign the money market is easy with you."

"Oh, Gripe," said Mr. Arnold with a good-natured smile, "the money market won't disturb me for some time again."

"That's good—I'm glad of it." (He did not mean that, reader, for such customers as Robert Arnold were not to be found on every bush.) "That was a grand lift you made yesterday in getting those notes off your hands."

Mr. Arnold turned pale, and compressed his lips slightly, but made no direct reply. "I suppose you know I went to protest yesterday."

"Good gracious, no ! you don't say ?" exclaimed Mr. Gripe, with an air of intense astonishment, though he was perfectly aware of the fact, as he had sold the very note which had been protested, and the purchaser had called on him in the afternoon with reference to it. "What do you propose to do ?"

"Give up everything, and find a situation somewhere as salesman."

"Why, Mr. Arnold," said his sympathizing friend, "I am very sorry."

"You need not be, for I have not been so happy in one twelvemonth. No, sir, I have no care now—no running and kiting, and shinning—that's all over, and I want to tell you, Gripe, of a resolution I have formed."

"Indeed !"

"Yes. I promised myself that if ever I succeeded in

getting my head above water again, I would avoid Wall street and high shaves."

"Oh, you must not talk so, Mr. Arnold. You really speak as if you meant to condemn me, when you know I never had anything but my commission," and Mr. Gripe spoke without the least hesitation, and without a symptom of a blush, looking his victim blandly in the face.

"Well, no matter for that ; I don't care now whether you did or not. I only know this, that I wish you much joy of all you have made out of me, for it is the last you will ever make."

"Oh, you will change your mind one of these days. But about the Insurance stock ; I am afraid there may be trouble there."

"As how ?"

"Why, I learn that an examination is going on into their affairs, and they will be shut up in a day or two."

"I can only say I am sorry for the parties who hold the stock."

"Yes, but you gave your notes for the stock."

"And I can't pay them. What then ?"

"Well," said Mr. Gripe, rather non-plussed, "I don't see as anything can be done."

"Nor I," replied Robert, quite composedly. "When the loans are due the stock must be sold off. If it brings enough to pay the amount due, well and good ; if not, I cannot pay it."

"Yes !" said the broker, his countenance undergoing very

perceptible changes, for visions of a lawsuit crossed his mind, and he saw himself in the witness-box, where it must come out that he had charged considerably more than his brokerage. But that was one of the risks he ran ; and hastily driving away the thoughts of such an unpleasant predicament, he renewed his expressions of regret for the misfortune which had overtaken his friend, and took his leave.

Robert's first care after parting with Mr. Gripe, was to look over his books in company with his bookkeeper, and having ascertained who was his principal creditor, he proceeded directly to his store, and sought a private interview.

Briefly but with perfect frankness, he detailed his career for the past three years. He admitted his recklessness—his folly—his rashness. Sought not to extenuate, but threw himself entirely upon the good feeling of those whom he had so terribly deceived, and who to say the truth, were not a little to blame themselves, for the readiness with which they had given him credit, assuming that he was perfectly responsible.

There was nothing left for them, however, but to make the best of it, and when satisfied that he had not concealed any property, or made any fraudulent disposition of his assets, they would, he hoped, be less inclined to feel harshly, or deal harshly towards him.

He placed his store and its contents, together with all of his bills receivable in the hands of this gentleman as assignee. He had no confidential debts, and no preferences to make, and in giving up his house and furniture, he only

asked as a great favor, that he might be allowed to retain sufficient of the common furniture for his own use.

Of course the gentleman could give no answer until the creditors had been consulted, and he promised to call a meeting of them as soon as possible.

It will not interfere with the proper course of this tale, to anticipate the action of the creditors. Some were terribly incensed, and threatened prosecutions for fraud and false pretences—others denounced him publicly and to his face as a swindler and a scoundrel, and he dared not deny it. Finally, however, after many meetings, they consented that the party first selected by Mr. Arnold, should act for them all, but the voice was nearly unanimous against allowing him a single favor of the most trivial kind, but releasing him from all future liabilities, on ascertaining that they would receive about fifty cents on the dollar, without the most remote prospect of ever realizing any more.

Robert sighed, but he had no right to complain, and when the final transfer was made, and he left the store never again to return to it, but released from his burden of debts, his heart was lightened of a weight which had long oppressed him, and he felt once more at liberty to apply his energies to some other occupation, which he determined to seek at once.

He was yet young—was blessed with health—had good business tact and talent, and was not at all inclined to despair. Of course the change was a great one, but he could bear up under it, and was determined no matter what might be his

future lot, he would endeavor to profit by the experience he had purchased at so great a price, the sacrifice of his peace, comfort, and happiness, and almost of that without which neither peace, comfort, nor happiness, could have been preserved—his character.

CHAPTER XXX.

PLANNING FOR THE FUTURE.

WE parted from Belle Arnold hatted and shawled ready for a day's work, as she termed it.

She bent her steps directly to Susan Scott's modest little cottage, and with her present feelings, and with the remembrance of her present circumstances, she envied her its possession, and even was she the owner of her "first-class house, in a first-class neighborhood," as now she was not, she felt that there was more happiness in that cottage than she had enjoyed in her three years of fashionable folly and extravagance. There was an air of neatness, of comfort, of *home-ness*—if the word may be coined for the occasion—which sent a thrill of pleasure to her heart, and she longed to be the occupant of just such a house.

For an instant she lingered looking at it, and was ascending the stoop to knock at the door (for the house had no bell then), when it was opened by Susan, who had perceived her as she sat sewing in her little parlor, and hastened to greet her.

"Come in, Belle—come in," said Susan, seizing her hand, and greeting her with a bright, joyous smile, which went directly to the heart. "There, sit down ; take off your hat and shawl, and tell me how do you get on ;" and she spoke with an earnest, affectionate tone which drew tears to the eyes of her sister.

"Why, Belle," said Susan, soothingly, "I hope there is no new trouble?"

"Oh don't — don't — please don't, Susan," said Mrs. Arnold, now sobbing outright.

"Why, Belle, what do you mean? Don't what?"

"Don't speak so kindly to me. Don't treat me so ; I don't deserve it."

"Oh that's it, is it?" said Susan, smiling, and putting her arms around her sister's neck affectionately. "Don't you want me to love you, and won't you love me? We have some claim upon each other."

"Love you, Susan ! Oh ! I wish you knew how my heart throbs with gratitude to you. If you could only feel how much I want you to love me."

"Belle, dear," said Susan, taking both of her hands in her own, "the law once made us half sisters—let love make us wholly so. I want to love you, and won't you let me?"

"Dear—dear Susan !" exclaimed the happy, excited Belle, rising, and throwing herself on her friend's neck, "how little I deserve such treatment at your hands, and"——

"H—sh—there, that will do, let bygones be bygones. I

have been very unhappy—miserably—wretchedly so. You are unhappy now, and I should be wanting in gratitude to my kind Heavenly Father who raised up friends for me in my hour of trouble, if I did not feel now for you. Don't talk of the past. Let us see what can be done to make the future bright. Love me, and let me love you, and if the past does ever recur to either of us, let it only serve to draw us together the closer. Come, now, wipe your eyes. Sit down, like a good little woman, and tell me all about your troubles."

"How happy you must be here," said Belle, when she had recovered her composure, looking around the neat little parlor, and with the faintest kind of a sigh.

"Happy! as happy as the day is long. My husband is the kindest and best of men, and I have two of the *darlingest* children that ever breathed," and her countenance actually beamed with the happiness she strove to express.

"How happy I would be if I had such a home as this," said Belle, half mournfully.

"What! a house like this, after your palace in Twenty-second street? Belle, you are wild."

"I am very earnest, Susan. As I came along, I paused to look at your dear little cottage, and I thought to myself how gladly I would give up my palace if I had it, to be the mistress of such a place as this. But it won't do to sigh about it now. Can you spare an hour or two to me this morning?"

"Certainly, if I can do any good."

"Then put on your hat and shawl, and I will tell you as we walk what I want of you—Susan," said Belle, suddenly changing her tone, "I saw Robert's uncle last night."

"You saw him—did he come to see you?"

"No—Robert told me something in the afternoon, which, if I had known before, might have deprived me of this present pleasure, for if I had known as much before I saw you, as I did afterwards, I would never have troubled you—I beg pardon, Susan, I did not mean to use that word," she hastily interrupted, seeing a slight shade pass across Susan's face, at the word "troubled." "I know it is a pleasure to you to do anything for the unhappy, and God knows I was unhappy enough when I saw you. But—I must not tell even you the true cause of my misery. Thank God, and your dear good kind friend, Mr. Arnold, that has vanished."

"Dear, and kind, and good, indeed he is," said Susan, who was donning her hat and shawl as she was speaking: "If ever woman or man had a true and noble friend, we have one in him. And do you know, Belle," she continued, as she tied her bonnet on (they wore bonnets in those days), "I do not know even to this hour what has induced him so to befriend me, except that he knew my mother."

"There's something at the bottom, Susan; but come, hurry, I must do a great deal to-day, and get home in time for Robert."

We will not follow Belle and her sister, for such they had already grown to be—fond, loving, and sympathizing sisters—

the wife of one who, but a few days since, was the apparently rich merchant, and the happy wife of the steady, industrious mechanic—verily it has been well said that *Tempora mutantur, et nos mutamos cum illis*.

Whatever was the nature of their business, it was transacted before three o'clock, and Belle reached home somewhat fatigued, but exceedingly happy, for hers had been a labor of love.

As Robert would probably not be at home until five o'clock, she gave some directions to Martha, for all the others had left already, and again started out.

A brisk walk of a few moments, which brought a glow to her cheeks, found her at the door of Mr. Hardman's house. She knew that he would be at home by that hour, and with the ambition excited by love, was anxious to finish what she had begun, before the day closed.

At her request, she was shown into the library, and the servant was requested merely to say, that a lady wished to see him, for she did not care then to see Mrs. Hardman at present.

"What! you here, Mrs. Arnold," he said, as he entered and saw who was his visitor. "Let me send for Mrs. Hardman."

"No, please do not; I came to see you, and on business," she said, placing her hand on his arm as he turned to summon his wife. "Please let me see you a few minutes alone," and bowing, Mr. Hardman seated himself.

"Of course, Mr. Hardman, you know of my husband's misfortunes?"

"I heard of his failure yesterday, and was not at all surprised, I have so long and so often warned him against the certain consequences which must follow his mode of doing business, and his extravagance in his mode of living."

"He did not heed it, or I would not be here now for my present purpose. But let me tell you at once what has brought me here. More than the half, yes, all of Robert's troubles have been caused by me. My foolish pride and vanity, led me to urge him on in his course of extravagance and folly, even when he has told me again and again that he ought to stop—I did not, and would not listen to him—no matter now why I did not ; I have caused the trouble, and I must do all I can to make amends for it. Of course you know we give up the house ?"

"Yes, I presume so."

"Now I have made up my mind to show what a woman can do, and to prove that I have not forgotten my duty as a wife and a mother. Of course we must have a home somewhere, and as for boarding at present, I think Robert would be perfectly wretched at the very thought of it. I have been looking about all the morning, and have found a nice snug part of a house in Twenty-fourth street, which I want to hire—will you go security for the rent ? It is only an hundred and fifty dollars."

"Well really," said Mr. Hardman, taken somewhat aback at the suddenness and singularity of the request—"I—"

"Oh, pray do not refuse me. I know that Robert, as soon as he gets over this trouble, will find something to do, and I

do so wish him to have a home. I know he can pay the rent, and if he cannot, I have jewelry more than enough for that."

"And how do you mean to furnish your house, Mrs. Arnold?" he said, growing interested at this singular proposition.

"Oh!" she exclaimed eagerly, "I shall sell my jewelry, enough of it for that purpose, for plain good things, and I can do very well for the present. Please do not refuse me, and please do not say a word to Robert about it."

"Really," said Mr. Hardman, thrusting his hands in his pockets, and leaning back into his chair, "I don't know how"——

"Oh, do not refuse me. Do not make me feel that we have not one friend in the world—I will see that you do not have to pay the rent—indeed I will. Do, dear Mr. Hardman, do say you will."

"I will," he said, after a momentary pause, hitching about uneasily on his chair. "You may say that I will go your security."

"Oh, thank you—thank you—I did not need any thing else to make me happy," and she spoke with such enthusiasm, and her face expressed so much pleasure, Mr. Hardman could scarcely realize that it was Belle Arnold. She who a few days ago was living in the most extravagant style, surrounded with every luxury, so ready to yield up every thing, and so pleased at the idea of having secured humble apartments for her husband and family!

He moved about nervously in his chair, and it was evident that he was getting excited. In truth he was, and longed to ask her more of her intentions, but he saw that she was on a mission of love—that she was striving to prove herself the wife and mother, and he felt he had no right then to share the pleasure which she had promised herself. He honored the motive which prompted her request to him, and he felt that with such a wife to direct and counsel Robert, now that she had regained her senses, there was hope yet for him.

“I can only thank you now from my heart, Mr. Hardman,” she said earnestly, as she arose to depart; “I must hurry home before Robert gets there, for I do not want him to know what I have been doing. I mean to surprise him.”

“You cannot surprise him more than you have myself, Mrs. Arnold,” he said, extending his hand, and Belle blushed at the rebuke and compliment. “Go on, and I will promise you all will come out right yet; I will not say a word to your husband, for I would not deprive you of one particle of the happiness I see you anticipate,” and shaking her hand warmly, he led her to the front door, and she took her leave.

“I declare, what a day’s work I have done,” Belle said to herself, as she walked rapidly homeward. “But I feel as light and happy as a school-girl. I wonder what Robert will say when he knows what I have been doing. Oh, how happy he will be! I wish I was out of that house now, the

very sight of it makes me sad," and with such thoughts running through her active brain, she reached her home.

Robert had but just arrived, and was wondering where she could be at that hour, for it was now dusk, when she entered.

"Oh, Belle dear, where on earth have you been at this time of day?"

"Ask me no questions and I will tell you no fibs," she said laughing. "Come Martha, dinner, we are all very hungry."

"No, let Martha tend the children, there are servants enough to get dinner without her."

"Are there, indeed?" she said, with a meaning smile, as she threw her hat and shawl on the sofa. "You had better call them then, and see if they will come."

"I don't know what you mean," he said wonderingly.

"It is very easily explained. I have paid and discharged all the servants but Martha. We can get along alone very well for the present."

Robert caught her purpose in a moment, and thanked her with a kiss.

Everything now seemed to have undergone a change, as sudden as it was great, and the dinner prepared by the combined efforts of Belle and Martha, and served by the only remaining servant—for the rest had like rats quitted the sinking ship—was partaken with a zest, to which Robert and Belle had long been strangers. They had a long and earnest

conversation after the meal was concluded, and Belle had several times to bite her lips to prevent her from betraying her secret, for she had a secret, and meant to keep it, even from her husband, until the proper time for him to hear it

CHAPTER XXXI.

A NEW HOME.

THE news of Mr. Arnold's misfortune spread with marvelous rapidity throughout every house in the "first class neighborhood" where he resided, thanks to the zeal of the discharged servants, and it was astonishing to witness the unanimity of opinion among his friends.

Some knew long ago that he was in a bad way, and could not hold out much longer—in fact, they rather wondered that he had kept up so long.

Others had long suspected that he was going too fast for his means, and would eventually break down. Others again scouted at the idea of his setting up a carriage ; and still others always had believed, and now they knew, that he had no foundation upon which to cut so great a flourish, and were not at all surprised at the result. Of course, they were to be cut, and forgotten, and the first wonder among their friends was, when they would be sold out.

Poor Belle ! If she could have heard the remarks made about her by those upon whom she had lavished so much at-

tention, and whose friendship she had so sedulously courted, she would have felt almost vexed, resigned as she was to the change, and resolved as she was to discharge henceforward her duties faithfully, as a wife and mother.

But as she might read these pages, and as a perusal of them might awaken unpleasant reminiscences, they will be omitted. Every one who has been similarly situated, has found precisely the same friends—has heard exactly the same remarks, and has probably wondered if there was no such thing as real truth or friendship in the world. To these nothing need be said. To those on whom fortune has not yet frowned, and who have never been compelled to resort to *three per cent. a month*, to keep up appearances, the lesson may not be lost.

Belle had her daily task to perform, and with the aid of Susan, from whom she was now almost inseparable, it was performed.

Robert left the house each morning smiling and happy. He had a hearty kiss for his wife. The children, unused to evidences of affection from him, clung about his legs as he put on his hat and coat, and followed him with longing, loving eyes, until the turn of the corner hid him from their sight, and when he reached that spot, he was always sure to turn about and blow them a farewell kiss.

At length his affairs down town were settled. His creditors had taken everything, for he had voluntarily surrendered everything to them, and released him from past liabilities. His house was advertised to be sold, and the sale of his fur-

niture, by order of the assignees, was duly announced by the fashionable auctioneer, on whom such sales generally devolved, and who had made the greatest possible display of the "attractive and valuable articles," which would be disposed of, in every paper in the city.

The day before the sale of the furniture was to take place, Robert came home at an early hour. He was, it is true, free, but whither was he to turn, and what was he to do? His family must be kept together, he must earn a living somehow, and now, for the first time he had an opportunity to reflect.

His business was broken up, his credit was ruined, and his character was measurably impaired, for there were some among his creditors who were not backward to impute to him absolute and willful fraud.

He had been so engrossed with them—so anxious to arrange, as far as could be done, his affairs to their satisfaction, he had scarcely given a thought to the future. Then he had told Belle that she must be looking out for some place where they could live; but he really knew not, for he had not inquired what she had done, or whether she had paid any attention to him at all.

And to-morrow he must move out. The elegant house with its costly furniture and elaborate decorations, must pass into other hands; and where was he to go?—No matter—Belle had found some place, he was sure, and when once they were settled, he would look out for some employment.

He was in a very unsettled state of mind when he reached

his home—or rather his house, for it was no longer his home ; and as he opened the door with his night-key, he stumbled over a pile of trunks which filled the lower hall.

On entering the parlor, he found Belle and the children there awaiting him. Their hats and shawls were lying on the piano, and he wondered where they were going at that time of day.

A glance around the parlor cost him one heavy sigh, for the printed numbers affixed by the auctioneer who would reign there on the morrow, were on every article of furniture, and on every ornament.

“Belle, dear,” he said to his wife, after a kiss all around, “I am through at last. They have found out I have no more to give, and nothing to hope for, and they have released me. I am free so far as they are concerned.”

“And with a strong heart, and willing hand, if you don’t get up again, I am much mistaken—but what time is it ? I ordered the cartmen to be here at four.”

“It wants a quarter, Belle.”

“Well, I can wait a quarter now, though I am anxious to be off. Are you sorry to leave these, Robert ?” she asked earnestly, surveying the elegantly furnished apartments.

“Not half so sorry as I am that I ever came into them. But Belle, dear, have you found a boarding-place ? I have been so busy down town, I have scarcely given that a thought, but left it all to you. Really, I had no time to attend to it,” he said, half apologetically.

"And really, Robert, I don't think you would have done as well as I have, if you had found the time. I have managed to secure a place—a real nice place, and with a landlady I am sure you will like, for she thinks a great deal of you," she said, smiling.

"Of me!—Oh, Belle! you ought not to go where we are known at all. It will be so unpleasant for you. There will be so many remarks made."

"Not at all. I give you my promise that you will never hear a word from her of the past; on the contrary, no one feels more for your troubles than she does, and no one will strive more heartily to make you forget them."

"Well, dear, if you are satisfied, of course I shall be. I only want to see you settled, and then I will look about for something to do. I see you are packed up and ready."

"Yes; we shall go as soon as the cartmen come. Oh Robert, I have such nice rooms, and—oh! here they come!" and she sprang to the window, as two carts drove up to the house.

Rushing out to the front door without waiting for them to ring, she hurriedly gave her directions in a low tone of voice, and in a few moments the trunks were on the carts, and everything which Robert Arnold and his wife had a right to call their own, had left the house. That house—the scene of such folly, vanity, and extravagance—that house into which they had moved with such high hopes and brilliant prospects—that house which they now left without one sigh of regret.

"Martha," called Mrs. Arnold over the basement stairs,

"we are going now. You look out for the house to-night, and to-morrow, when the men come in for the sale, do you come around—you know where, Martha."

"Yes, ma'am," said the faithful and affectionate girl, whose very heart was wrung by the sad change which had overtaken her kind and indulgent mistress.

"Well, good night, Martha. Look out that the house don't run away from you," she said laughingly, and entering the parlor, she put on the children's hats and shawls, and then taking up her own, stood in front of the pier-glass which filled the space between the front windows.

"Good-byè, Mrs. Arnold," she said, courtseying to her own reflection ; "it will be a long time before we meet again in such a place as this. I hope you will have a nice time of it. Come, Robert—I am ready—come, sir, your arm ! Good-bye, house ! good-bye, folly ! good-bye, vanity ! and may God grant me happiness !" and she spoke with such a singular mixture of gaiety and emotion, her husband's heart was touched, and a feeling of sadness came over him.

"I hope you will like our new boarding-house and our new landlady," said Belle, smiling, as the front door closed upon them for the last time, and she turned to take a farewell look of the house which she had entered with such different feelings.

"Anything that suits you will suit me," he replied ; "you are a dear cheerful little body, and if you are contented, I am sure I have no right to ask for more. If I had only——"

"There that will do," she hastily interrupted, feeling that he was about to recur to the past, "never mind preaching now. Let us practise a little, and we shan't need so much preaching. Come, little folks, paddle on—I will tell you where to turn," she said to her children, who being a few paces ahead of their parents, turned every few steps to see if they were following. "There—turn to the right—up the avenue—I hope you will like the location, Robert."

"Anything, Belle—any place, only let me know that you are contented."

"Oh, of course I am contented, as I selected the place, and I am sure you will like the landlady, for she thinks so much of you," and she smiled archly.

"There they are," she said, as she noticed the cartmen, who had stopped in front of a neat two story house, about half way between the two avenues; "it is not quite so fashionable a location as our own house, Robert, but perhaps you will find it as pleasant."

"There—up stairs—in the second story, you know I told you," she said hurriedly to the cartmen: "come, Robert, let me be the first to introduce you to your new rooms, and to your new landlady."

"Well, Robert, I hope you like the rooms?" asked his wife, as, entering the parlor, he gazed around in wonder and delight. Everything was so new, and nice, and neat, and such an air of comfort pervaded everything. The carpets, it is true, were of common ingrain, instead of velvet tapestry; the chairs, in lieu of satin brocade and rosewood, were of

maple, with cane bottoms. A small mirror between the windows, did the duty of the splendid and costly article which had reflected so much folly, and vanity, and thoughtlessness.

Carved rosewood had given place to plain mahogany, but there was an air of comfort in the very atmosphere, which made everything seem pleasant and cheerful, and which inspired Robert with a feeling of *homeness* to which he had ever been a stranger, for to say that he had ever enjoyed the true delights of home in his "first class house in its first class neighborhood," would be to tell an untruth.

Belle watched him with loving, delighted eyes, as she saw the expression of pleasure steal to his face ; and as he turned to her and asked how she was so fortunate as to get such a nice place, she smiled archly, and replied, "I suppose you thought I could not do anything but play lady, Robert. You will find out your mistake before long, I promise you."

"I have found that out already," he said, as the last trunk was brought up, and the cartmen paid, "I should really like to know who keeps this house. It looks so neat and clean, and there is such air of comfort here."

"Do you want to see the lady of the house now?"

"Yes, I suppose it would be as well, for I don't know anything about your arrangements. But what do you pay here? How many rooms have you?"

"Oh, you can pay what you choose, and you can have

what you choose if you pay for it, only give your orders and have the *money*, mind, sir, the money, and you shall have whatever you call for."

"I don't understand you, dear; send for the lady of the house, and let me see her. I want to know what kind of woman she is. Does she know anything about us?"

"She knows all about you, Robert, I told you before, and thinks a great deal of you."

"Oh, Belle, you should not have told her. It was not necessary—not that I care, but she may make it unpleasant for you."

"It is not polite to interrupt a lady, Mr. Arnold," she said with mock severity. "Let me finish my sentence. The lady of the house knows all about you, and thinks you are one of the dearest, kindest, and best of men. In fact I really think—yes, I am sure, she loves you, but *I* am not a bit jealous, and you may love her just as much as you please—will you see her now?"

"Certainly," replied Robert, rather mystified at his wife's remarks, which he knew were playfully made, but which he could not interpret.

"Then come with me," and thrusting her arm into his own, she led him in front of the modest mirror, which spanned the space between the windows, and pointing to herself reflected there, said in a voice half trembling, half joyous. "There she stands, how do you like her looks?"

"Belle—my wife—what does this mean?" and he turned inquiringly to her, laying a hand upon her shoulder.

"It means, Robert, that while you have been toiling and slaving down town, I have been busy up town for you. These are my rooms, sir. I hired them. I am to pay for them, and if you will pay your board punctually, you can stay here with me as long as you like."

"And how in the name of goodness have you accomplished this?" he inquired, astonished, as he well might be at this information.

"That is my secret, dear. This is your home—my home—our home, dear husband, and if you are half as happy as my heart wishes to make you, you will have no cause to regret the change. It is all paid for too, Robert, I don't owe a cent on it, and you may look about and enjoy it just as much as you choose."

"Tell me, dear Belle, how have you done this?"

"The simplest thing in the world. I found the rooms, (thanks to the kindness of dear Sue), I hired them, and I have paid for the furniture. You must not ask any more questions, for I shall not answer them. Here is your home, so please take off your hat, and make yourself perfectly at ease. You can amuse the children while I get tea."

"You Belle—you—surely you are not"—

"Mr. Arnold," she said, resuming her air of mock seriousness and well affected dignity, "I beg you to remember that this is my house, and I intend to have my own way. There, sir—amuse the children, or do what you choose—I will call you when tea is ready."

Robert gazed around for an instant, as if he even yet

scarcely realized his position. He had just left one home, the scene, as it had been the cause, of so much unhappiness, only to find another ready made, as it were, to his hands, with everything surrounding him which he now desired, and more than he had dared to hope for, and it was all through her—her whom he had looked upon as a weak, giddy, vain, and frivolous woman, caring only for her own pleasures.

His train of thoughts was evidently pleasant, for a smile was upon his face, as he watched his children scampering about from room to room, and heard the clatter of cups and saucers in the adjoining apartment.

He is now settled in a new home, and let us leave him there for the present.

CHAPTER XXXII.

A GLIMPSE OF SUNSHINE.

"WELL, folks, all well I hope," said a merry cheerful voice, as the owner of it, with a slight tap at Mrs. Arnold's door, entered. "Where are the little people?"

"Gone to school, come in Sue, sit down."

"Why, what is the matter, Belle," said Susan Scott, for it was her, "you look as melancholy as a sexton in a healthy season. Has anything happened?"

"No, I wish something would happen, to drive these sad thoughts away. I begin to feel almost discouraged."

"Fiddle! discouraged, Belle? Why you have been here, let me see how long—a little over two months, and discouraged already—oh, my dear, you ought to have been in my place."

"There—thank you for that, Susan—that remark has brought my senses back. How dare I murmur at anything while I have deserved so little. I won't find fault with my lot, and I ought not to complain; I cannot help feeling bad for Robert. He has run and searched ever since we have been here, and has not succeeded in finding anything to do yet

Poor fellow, I am so sorry for him. He comes home every night with a dreadful long face, and though he tries to smile and seem cheerful, I can see that he is very desponding. As for me I have as much work as I can do. I can earn easily five or six dollars at this kind of work," and she held up a garment on which she was embroidering. "Little did I ever think, that the only thing I can really do well, would be the means of making our living. And I know how hard it makes Robert feel, to see me working so, though goodness knows I am thankful for this. I wish he could get something to do."

"And so do I, and who knows but that even I may help him? I haven't told you, have I, how kind Mr. Arnold has been to Henry?"

"No! how, dear? I know he is one of the best and kindest of men, and is always doing good. How fortunate you are to have found such a friend."

"Blessed, you ought to say, Belle. How beautifully you do embroider," she added, examining the work on which her friend was engaged. "But I must tell you of Mr. Arnold's last kindness, and by the way, do you believe that even at this very hour, I can't imagine why he is always doing for me."

"Can't you guess?"

"I haven't the remotest idea, except that when he first saw me, and found out my mother's name, he seemed to take a great interest in me, and said I should never want a friend. and God knows I never have from that time. He has put Henry in partnership with dear good Mr. Benson."

"You don't say," said Belle, biting off a thread, and at the same time exhaling a very gently sigh.

"Don't sigh, dear. Things will be brighter one of these days. Every dark cloud has its edge of silver."

"Yes, I try to hope for the best, but I wish I was better prepared for the worst. I know it is the dull season and nobody is doing any business, and I try to encourage Robert with the hope that the spring will bring better things, but he shakes his head so despondingly. Sometimes the fear of coming to want almost unfits me for work, but when I think of the little mouths that must be fed, I try to chase away such thoughts, and make the needle fly. But come! with you, dear Sue, to cheer me up, and with the remembrance of your dreadful sufferings compared to my anticipations, I ought to be ashamed to say a word. I won't! Come make me laugh, and I will be myself in a few moments. Tell me some pleasant things about yourself. How are your wee ones? Nelly well?"

"All well, thank heaven. They are at school too, and as I had nothing special to do, I thought I would come round."

"You are a good kind soul," said Belle, looking at her with eyes beaming love and gratitude, and as the tears gathered on her lids, Susan perceiving them, said hurriedly :

"Oh, this will never do, that is the most left-handed laugh I ever saw. See, you are spoiling your work," and snatching it away from Belle, she pretended to examine it very closely. "No—I thought you had crossed those

stitches. How long will it take you to finish this?" and Belle's thoughts were at once forced from the channel into which they had commenced to flow.

Susan's natural gaiety of disposition, and her quick sense of the ludicrous, were brought into requisition for this occasion, and they were both soon in the enjoyment of laughter so hearty, it would have been thought rude among the former associates of Belle, when residing in her first class house.

Susan was in the act of relating some trifling adventure which had befallen her a few days before, and which had struck her as so irresistibly ludicrous, the very remembrance of it brought tears of laughter into her eyes, and Belle from very sympathy joined with her most heartily.

They were suddenly interrupted in the midst of their hilarity by the opening of the door of the apartment in which they were seated, followed by the entrance of a lady, who, pausing an instant on the threshold, was at once recognized by Belle as one of her neighbors, when they resided in Twenty-second street, one for whom Belle had conceived a great regard, and with whom something like an intimacy had sprung up.

That she was a lady of heart, feeling and refinement, may be inferred, from the fact, that she had discovered her old friend, and as soon as found, had not hesitated to call on her.

"My dear Mrs. Jordan!" exclaimed Belle, dropping her work, and springing forward with a countenance eloquently speaking the pleasure she felt. "How kind of you—I am

so glad to see you—my sister, Mrs. Jordan,” and she turned to Susan.

“Sister ! why, Mrs. Arnold, I never heard you speak of a sister.”

“Oh, no,” said Mrs. Scott, adroitly turning the subject, for she knew well what would spring from Belle’s heart and lips ; “we have been parted so long, there was an uncertainty whether we should ever meet again.”

“Well, really, dear,” said Mrs. Jordan, taking a proffered chair, “I am delighted to see you—and how do you do ? Where are the little folks ? By the way, do you know how I found you out ?”

“I am sure I cannot imagine.”

“I met Robert and Ida going to school the other day, and they told me, so I am here. It was unkind of you not to inform your *friends* where you had gone,” said Mrs. Jordan, with a marked emphasis on the word.

“I knew the ways of the world so well, I thought——”

“There, no matter, we won’t talk of that. How is Mr. Arnold—what is he doing now ?—How nicely you are located here ! I declare, it looks like a little paradise !”

“And it is so, Mrs. Jordan, for we are very happy. Robert has not yet found anything to do, but I suppose he will in the spring, when business commences.”

“Oh, yes ! a smart, active, enterprising young man like him, cannot remain idle long. He will soon find his level. I remember once when my husband was a book-keeper, he lost one place by the failure of the concern, and he was more

than six months before he got another, and we had a pretty tough time of it, I assure you. But what is this you are working at?" and she took up the work which Belle had dropped on her entrance.

"Why, I declare," she continued, examining it more closely, "this is strange."

"Oh! nothing at all strange, Mrs. Jordan," said Belle, smiling; "I am working this for Mr. ———, in Broadway. I can make five or six dollars a week at this kind of work."

"I should like to know, Belle Arnold," said Mrs. Jordan, taking up the work, "what he pays you for this?"

"Four dollars," said Belle, without the least sign of confusion.

"Well, if he don't grow rich soon, it won't be his fault! Why, Belle, that is a cloak which I gave him to get embroidered for my Clara, and he charges me twenty dollars! but I will soon fix that. Come, let us talk about other things. How do you do, and how do you get on?"

"I am well as you see, Mrs. Jordan, and if Robert had a situation, I should not ask for anything more. We are as happy as the day is long. He comes home at night, tired, it is true, and sometimes sad, to think he has nothing to do; but then he throws away all care as soon as he enters the house. We take walks every pleasant evening with the children. In the mornings he goes to market for us, before he goes down town—oh! I can't tell you—but we are perfectly happy and contented. It won't be long before he finds some

occupation, and then we shall have nothing more to wish for."

This was a strong expression, but Mrs. Jordan felt that it was truly uttered, and as she gazed around the plainly furnished apartment, and saw Belle sewing away while she was talking, she felt convinced that it came from the heart.

Mrs. Jordan paid a long call, and made her visit most welcome. She was so cheerful—so unostentatious. She made no unpleasant allusion to the past, though she was hopeful for the future, and bade Belle keep up her heart, encouraging her by the kindest expressions to hope that all would prove to have been for the best, and when she took her leave, Belle felt that there was one at least who had not forsaken her in her adversity.

Mrs. Jordan had not quitted the house half an hour, when Belle was startled and delighted by the sudden entrance of Robert, who came in with a countenance so expressive of pleasure, she was sure he had some good news to communicate.

And he had, indeed ! His anxious search for a situation had at length been crowned with success, and he had that morning secured a place as salesman, with a concern just established. He was to commence on the morrow, and had hastened home to communicate the joyful intelligence to his wife, by whom it was received with as much pleasure as he had desired in making it known to her.

Susan too, sympathized heartily with them in their joy, and their hearts were touched by her sincere and earnest congratulations.

"Misfortunes never come single, you know, Robert," said his wife, "and it is a bad rule which won't work both ways."

"What do you mean?"

"Why, we have had a call this morning."

"Indeed! Who on earth thinks enough of us now to call?"

"Mrs. Jordan; and she was the chance bearer of good news. She saw my work here, for which I am to get four dollars, and who do you suppose it is for?"

"I am sure I cannot guess."

"Why, for herself; and do you believe, he charges her twenty dollars for what he pays me four."

"That's a fair business operation."

"Well, she did not seem to think so, for she promised she would get me plenty of the same kind, at double what I am getting now. What do you think of that?"

"Only that she is a dear, kind-hearted woman, and that you are a nice industrious little wife. But, Belle, now we are on the high road to wealth again," he continued with a well affected air of earnestness, "I have an idea of making a little change."

"Why, Robert," said his wife, anxiously, for he had completely deceived her, "what are you thinking about?"

"I don't think this part of a house is hardly large enough for our family. I know where there is one at four hundred dollars, which would suit us exactly," and he turned to Susan with an expression which she caught instantly.

"You see you can make at least five or six dollars a week,

the children's schooling don't cost anything, and we can easily pay that much rent. Besides, the house is in a much better neighborhood than this, and then we can have it all to ourselves."

"Robert dear," said his wife entreatingly, for she feared he was in earnest.

"Yes, and I don't doubt that in a short time, when they find out I am so good a salesman, they will cheerfully give me at least a thousand, and——"

By this time tears had gathered to Belle's eyes, and she was about giving vent to the feelings which his words had aroused within her, when she caught a telegraphic glance passing between her husband and Susan.

The truth flashed upon her, and hastily dashing away her tears, she said, "I have a great mind not to get a mouthful of dinner for you, sir, for making me feel so!"

But she was too happy "to feel so" many moments, and a long and pleasant conversation ensued concerning the past and present. For the past there were no regrets (except those known only to their own hearts for faults committed); for the present they were truly grateful, and were perfectly happy.

The next morning, at an early hour, Robert Arnold was seen hastening around to a meat stall in the vicinity, with his little basket, accompanied by Ida, who was running along by his side, chattering and finding cause for happiness in everything she saw. The humble marketing was soon completed, and Belle prepared their morning meal, which was

eaten with a relish, such as had rarely been known in their first class house.

With a hearty kiss of love all around, Robert took his leave for the day, and started to commence the duties of his new position.

CHAPTER XXXIII.

UNCLE GEORGE AND HIS PROTÉGÉE.

"HERE, young woman, where are you going at this time of day, and what are you doing in this neighborhood?" was the salutation which met the ear of our friend Susan, one fine morning, about two months after the occurrences detailed in our last chapter.

At the sound of the voice so familiar to her ears, and so very dear to her heart, she turned, and faced Mr. Arnold—Uncle George.

"What have you there?" he said, pointing to a package she was carrying in her hand, neatly done up in a napkin.

"Some jelly for a sick child. I made it up yesterday, and I thought I would take it around myself early this morning. I should like to ask, if I dared," she said with an arch expression, "what *you* are doing in this neighborhood at this time of day, Mr. Arnold?"

"That is easily answered," he replied, laughing. "I expect to meet your husband a little further up. I have some

vacant lots on which I desire to build, and I want to consult him about them. You know I have great faith in the judgment of the firm of Benson & Co."

"God bless you, sir! they all have faith in, and love for you."

"Pshaw! you talk like a —— no you don't either—whose child is sick?"

"You will not be very angry if I tell you something?" she said inquiringly.

"Not very, if I can help it. But that is no answer to my question."

"Robert Arnold's!" and Uncle George's countenance, which had before been wreathed in smiles, fell very sensibly.

"I know, dear Mr. Arnold, what you told me when I was at your store some months ago, but she was in great distress—in trouble. She was very unhappy, and I could not forget that we had once belonged to the same family, at least, and she loves me very much."

"She loves you, and you love her?" he said, with an air which was intended to mean, "I don't believe a word of it."

"With all my heart. We are together as much as my duties will allow, and I don't know any one who is more truly happy to see me. We don't think or speak of the past."

"You don't, I dare say," said Uncle George, with a very meaning expression, gazing with undisguised pleasure upon the frank, ingenuous countenance of his *protégée*.

"She would if I would allow her to, Mr. Arnold, but I have forbidden the subject. Why, you never saw such a change in your life in any person, as has taken place in her. She is one of the dearest, sweetest little women I ever knew. She is the nicest, tidiest little housekeeper—her children are like pinks, and she ——"

"I suppose they have a fine brown stone house again."

"They have three nice little rooms in a nice little house in Twenty-fourth street, and they are as happy as the day is long. Belle has plenty of work. She does embroidery for a store in Broadway, and her husband, after looking about for nearly three months, found a situation in Cedar street, where he gets five hundred dollars a year. I wish you could see them once, when he comes home in the evening. They act more like children than anything I can think of."

"You seem to be perfectly familiar with everything concerning them," said Mr. Arnold, trying to appear uninterested.

"I ought to be. Am I not her sister? But I forgot—you have not told me if you are very angry. You know you forbade me——"

"I know you are a good-hearted little woman, and I will tell you some other time whether I am angry or not. What is the matter with the child?"

"She has had an intermittent fever, but is getting better. Poor Belle has had a hard time of it, tending her child, and doing her work for the store, besides all the housework—cooking, washing, and ironing. But she never murmurs nor complains, though I know she has a hard trial."

"Why don't she get a girl?" asked Uncle George, with an air of interest.

"Oh, they can't afford that yet. Five hundred a year for four, and house rent, coal, clothes, and other odds and ends, don't go very far. No, Mr. Arnold, they don't dream of such a thing. It is as much as they can do to make both ends meet, any how."

"Where did you say Robert—I mean Mr. Arnold—was employed?"

"I think he told me it was Ames & Johnson, in Cedar street."

"Ah, thank you. And how is his wife?"

"Oh, as well as could be expected, considering the hard work she has. However, she hopes for better times, and so do I, for I do love her dearly."

Mr. Arnold looked at his companion as she spoke, and he could not help feeling that any one who could have won the love of such a woman, could not be very unworthy. But he said nothing more concerning them.

"There, go along—be a good girl, and see if you can't mind me better next time," he said, as he was about to leave her at the corner of the avenue which they had now reached. "If your mother had been alive"——

"Dear Mr. Arnold," said Susan, laying her hand familiarly and affectionately upon his arm, "will you not tell me now why it is that you have been so kind, and have taken such an interest in me? You said when you first saw me, that you would befriend me for my mother's sake."

"And I will do so for your own sake, Susan, for, apart from the love I bore your mother, I love you for yourself."

"And *you* loved my mother," she said, looking at her companion with moistened eyes. "Dear—good Mr. Arnold."

"Better than my life, Susan, or I should have been married years ago. But come, I shall be angry if you ask me any more questions. Go about your business, and tend the sick child, and don't ever ask me any more questions. You know more now than you ought to."

"Not more than you wished I should know, Mr. Arnold. Surely it was not wrong in me to wish to know why you should so befriend and aid a poor, uncared-for woman like myself."

"Susan Scott, hold your tongue, and go about your business, or I shall be very angry," and he looked so very unlike an angry man, with his eyes moistened by tears of mingled joy and sorrow, Susan felt very much like throwing herself on his neck, and having a good cry. But the time and place were not opportune for such an expression of feeling, and she forbore; but took her leave of him with such expressions of gratitude, devotion and love, as caused him to blow his nose with tremendous energy, and he turned away without vouchsafing a word of reply.

Susan did not fail to repeat the conversation which had occurred at this interview, to Belle, to whom as well as to her husband, it afforded great pleasure, as it indicated that he had not lost all interest in them.

An impression, however, was made upon Mr. George Arnold by the simple, unadorned statement of Susan, which led him first to thinking and then to acting. He thought that if they could be so happy and contented in their present circumstances, in view of the very great change in their position and mode of living, there was hope that he might yet be brought to a realization of his true position, and if Providence should again favor him, that he would not waste in extravagance and folly the gifts lavished upon him.

CHAPTER XXXIV.

BRIGHTER PROSPECTS.

Six months have passed away, and each month has brought added peace, comfort and happiness to the home and hearts of Robert and his wife, and those words are used in their most comprehensive sense.

It is true that Robert was pained, mortified, and often goaded to anger by the remarks which he had heard of his past career, but the consciousness that he had fully deserved all that could be said of him, taught him submission. The "Moonshine Insurance Co.," of which he was one of the directors, was near costing him very serious trouble, but when his persecutors found that nothing could be gained from him, they abandoned any further attempts, and he was left in peace.

The examination into the affairs of the company, exhibited a regular system of swindling and fraud from its inception until its books were closed by legal process. The capital on which they had commenced had been temporarily borrowed, and returned within a few days on payment of a

handsome per centage for the use of the money, and all the assured were likely to receive for their paid premiums, amounted to less than nothing, for every dollar had been swallowed up in the expenses of the company, or in the payment of fictitious losses to stockholders and directors.

But Robert and his wife were peaceful, comfortable and happy now. The sky was once more bright above them. Robert's salary with the amount which Belle received from her work, enabled them not only to live, but they had actually saved up over an hundred dollars ; for Robert had really commenced to *save*, and perhaps the city held few prouder men than Robert Arnold, when he could count one hundred dollars as his actual savings in six months.

His daily duties were faithfully and cheerfully performed. Each morning early he started off with his little basket to the meat shop where he dealt. Sometimes alone, sometimes with one of the children clinging to him, while Belle, the happy, cheerful, industrious housekeeper, was preparing their morning meal.

His services seemed to be duly appreciated by his employers, for during the cessation of business, they voluntarily offered to allow him two weeks of absence from the store. On consultation, however, with Belle, he determined not to avail himself of their kindness, but preferred to take a day at a time during the idle season, and these he improved by taking his family on short trips to Staten Island—or up the North River—anywhere, where pleasure could be had without paying too dearly for it.

Neither of them sighed for Newport or Saratoga, and when they were named at all, it was with a tinge of sadness and sorrow for the folly they had exhibited there, both uniting in the declaration that they had never before known such true happiness as they now enjoyed.

Just before the fall business commenced, Robert was called into the office by his employers, and informed that in consideration of his past attention, and the customers he had brought to the store, they had determined to show their appreciation in a manner which they thought would be most approved by him. They presented him with a check for two hundred and fifty dollars, and announced that his salary was raised to one thousand dollars.

Robert's heart was so full of joy at this most welcome, but most unexpected, turn in the wheel of fortune, he could not properly express his gratitude, but his countenance spoke it so eloquently, his employers read his thoughts, and took the will for the deed.

When he left the store that night, he almost ran homeward, so anxious was he to communicate his good news to Belle, and he was nearly out of breath when he reached his house. He had drawn his two hundred and fifty dollars in gold, and kept his hand on the pocket where it was placed, all the way from the store to his house. A year ago, and he would have spent that sum for one night of miscalled pleasure.

Belle, who was seated at her work when he returned, was half-startled at the expression of his face, as he entered the

room, but when he advanced and threw into her lap the shower of gold, it was at once accounted for, and her countenance became, in an instant, the reflex of his own.

"Dear Robert," she said, looking at the bright pieces with eyes which fairly seemed to devour them, "where did you get these? What does this mean? Surely, you have not been buying lottery tickets?"

"Yes I have, Belle. I bought one the day I married, and drew a prize, but I never got paid until now. No, Belle, I'll tell you all about it. Come, hurry up tea, and then you shall hear—what you shall hear."

Tea was hurried up, of course, and to her, seated at their cheerful table, Robert recounted the occurrence of the day.

"And now, Belle," he said, as he concluded, "that is a good nest egg. We must salt that down, and see what it will come to in time. But one thing I want to insist upon."

"Well, out with it. I suppose you want to set up a carriage again on the strength of your day's luck?"

"Not exactly. But I want you to give up working for others any longer. You ought to have a girl to help you, too, and" —

"And, pray, what should I do the livelong day, with the children away at school? I tell you what, Mister Robert; I won't do any such thing, and there is an end of it. You know what they say of woman :

" ' If she will, she will, you may depend upon it,
And if she won't, she won't, and there's an end on't.' "

And I won't. That's plump. I am healthy, hearty, and happy now. I never was happier in my life, and I was never so proud, as when I receive each week what I fairly earn. I have no objection to have a woman do our washing, for *that* is hard work ; and if you think you can afford it. Beyond that I will not go, and that's plump, again. I had my own way to your injury, and I'll have it now to your good. So drink your tea, and hold your tongue."

"But, Belle, dear"—

"I won't be *deared*. I will be minded," she said, with a mixture of playfulness and earnestness. "Suppose you should fall sick, or I should fall sick, or anything should happen to your employers, and you should lose your place."

"No fear of that," said Robert, laughingly interrupting her, "they don't go into Wall street and borrow at three per cent. a month ; they are bound to go a-head, for they are careful, prudent men, and won't do as somebody I know of," and his countenance fell slightly as he spoke.

"And you must not think of doing as somebody I know of once did. No, what we have here would keep us for six months in case of sickness or misfortune, and as you gave it to me to keep, I mean to keep it. Rely upon that ; and, as we have lived on your five hundred a year and my earnings, we can continue to live ; and when I say that I have never been happier or more contented, you ought to be satisfied. That extra five hundred you are to receive may serve us one of these days, when you little think of it."

Of course Robert yielded to his wife, and the only change in their mode of living was made by hiring a woman to come weekly and do their washing ; for, beyond that, Belle resolutely refused to advance one step.

Susan Scott was a regular visitor at Mrs. Arnold's ; the only one for whose presence she cared at all, except Mrs. Jordan, and Mrs. Hardman, for both of these ladies who had loved her at first for herself, loved her now the more that she exhibited so many sterling qualities.

Susan called around on the day after the joyful news just detailed, had been made known to Belle, and the sincerity of her joy, when it was communicated to her, was abundantly exhibited by her words and manners.

" Oh, never fear," she said after hearing Belle's narration of the previous day's occurrences, " brighter hours will come. With your husband's energy and your saving disposition, I shouldn't wonder to see you rich, yet."

" Rich ! I don't believe I want to be rich, Susan," said Belle. " I almost hate the word. I didn't know myself until I was poor. I didn't half know my husband while I was rich, and now that I have learned so much, I would not like to forfeit it. No, no. I am happy, and my heart cannot wish for more. I wish Robert's uncle only knew how hard we strive now to make up for our past folly," said Belle, half musingly.

Susan made no reply, but said mentally, " Robert's uncle knows, perhaps, more than you think of."

" Only think, Sue," said Belle, exultingly, " I have got

over three hundred and fifty dollars put away. Why, I remember the time when Robert thought nothing of spending twice that, just to please me. I shall never forget that time he gave me the piano, the stupid, useless thing. I never opened it. Why, it cost him four hundred and seventy-five dollars, and ——. Ah, well, I don't think I would spend money that way again."

"Oh, never mind the past, dear," said Susan affectionately, for she saw that her friend was getting into an unpleasant train of thought. "I have some good news to tell you of myself."

"I am sure, I am heartily glad of it. What is it, Sue?"

"Mr. Arnold made me a present yesterday. What do you think it was? It was my birthday."

"I am sure, I can't guess. A watch?"

"Guess, again."

"Not a carriage and horses, I hope," said Belle, with a smile

"Try again."

"I know he does not give useless things, and I can't guess."

"He bought that dear little cottage where we live, and gave it to me for my own," and her eyes moistened as she spoke of the kindness received from her benefactor. "Yes, Belle," she continued, "and now, no matter what happens, you shall always have a home."

Belle could make no reply to this, for the memory of her

past wrongs to the speaker arose up in condemnation before her, and such kindness was almost painful.

Susan saw and appreciated her feelings, and throwing her arms about her neck, said, as she kissed her, "Don't feel so, Belle, dear, you wouldn't if you knew how I loved you"

"That's what makes me feel bad, Susan. I always wish I could have a good cry when you talk so, for I cannot forget how"—

"There—good-by. I can't stay any longer when you begin to speak in that manner," said Susan, interrupting her, and rising as if to take her departure.

"Dear Susan—my kindest and best friend, forgive me ; but I should be heartless, indeed, if I were to forget my own unkindness to you, and your great goodness to me. Don't ask me to forget, unless you expect me to change my nature. What would I have done without you, dear Susan?"

"Sure enough, I quite forgot that," said Susan, reseating herself, for she had arisen as if to take her leave, though she would not have left Belle, feeling as she did, on any account ; but she knew that the only mode by which she could prevent a recurrence of unpleasant reminiscences, was by pretending anger, or some other emotion equally disagreeable to Belle.

They really loved each other now. Belle, who was in truth a noble-hearted, self-sacrificing woman, though she never knew it, until misfortune brought out her good quali-

ties, loved Susan with all her heart and soul—not alone for the ready promptness with which she had first consented to assist her when the dark cloud of adversity had broken over them with such terrible force, but because she had seemed to (as she really did) forget her past unkindness, and her most unwomanly repulse when Susan was in the very depths of despair.

And Belle's love was returned with true sisterly affection. Susan had suffered and had found friends in her darkest hour of distress. She had known poverty, want, degradation, and having been by God's providence raised to comfort and comparative affluence, her heart had been softened and her spirit chastened by the trials through which she had passed, and this prompted her the more readily to sympathise with and aid one who had a claim upon her heart, which, though it had once been denied, had been gladly acknowledged when urged by the claim of misfortune.

"I tell you what, Belle," said Susan, anxious to divert her friend's thoughts from their present channel. "To-morrow is Saturday. Bring the children around and spend the day with me. You know they have no school to-morrow, and they will have a fine time with Nelly and Susan. Tell Robert in the morning when he leaves for his business that he will find you at our house. Come, that's a dear. Its my house now, you know, and you shall christen it. I won't hear any excuses. You will come, won't you?"

"I will, Susan," said Belle, whose heart was too full for many words, for she could not so readily erase the memories of the past. "I will. Of course I must bring my work!"

"Of course, and if you get through before dark, I will manage to find some plain sewing for you to do, so you need not fear you will be idle. Now I must be off. Henry, you know, comes home between six and seven, and his tea would be no tea without his darling," and she laughed merrily as she tied on her bonnet, at the very thought of her own and her husband's happiness.

"Now mind—come around early, and be sure and tell Robert to come after you when he comes home."

Belle had a real "good cry" when Susan had left, and after she had wiped her eyes and washed her face, she felt all the happier for it. Every tear had come from her heart, and a truer, nobler heart never beat in woman's breast.

CHAPTER XXXV.

CHRISTMAS AND A SURPRISE.

CHRISTMAS had come around again, bringing with it the joys and pleasures, as well as the cares and sorrows of the season—for there is no season, even of joy and happiness, unalloyed by sorrow.

It was Christmas eve, and Robert, who had reached home from the store quite early, proposed that after the evening meal was finished, they should take the children and spend an hour or two in Broadway, looking at the curiosities in the store windows.

Of course this proposition was received with delight by all, especially by the children, who had not grown too old to be unmindful of Santa Claus, and whose little heads were full of wonder as to what he might bring to them.

The meal was finished in unwonted haste, and before Belle could think of what she was to do, the children had discovered their hats and outer garments, and were ready before she had put on her hat.

The omnibus soon conveyed them to Broadway, and they

left it at Fourth street, intending to walk down to the lower end of the city, and examine the windows as they went along, returning by the omnibus as it came up again.

Robert and Ida were as perfectly happy as even children could be, as hand in hand they ran on ahead of their parents. Robert and his wife were happy too, but there was more sobriety in their enjoyment, and in fact the minds of both were running back to past memories, and a shadow crossed the bright sun which shone over them now.

"Do you remember that Christmas present you made me three years ago, Robert?" said his wife, leaning more heavily on his arm, and gazing affectionately in his face.

"I gave you a great many, Belle," he said, with a smile, and really not recalling the particular present to which she alluded.

"That piano," said Belle, with something very like a sigh—not, however, for the piano, but an involuntary twinge of regret for past follies and extravagance.

"Oh yes, I remember how you coaxed till you got it out of me."

"That piano, Robert, was the beginning of all our real troubles," said Belle, looking into his face with an arch expression which he could not well interpret.

"I am sure, I can't see how you make that out," replied Robert.

"I found out what could be done by coaxing, that day, and I led you into half of your follies."

"And I went voluntarily into the other half, so we are

exactly even ; but you would not mar the pleasure of this evening by speaking of those times. I am more happy now than I was the day I bought that house, and I remember thinking then when the deed was delivered to me, that nothing on earth could have added to my happiness. But I made a great mistake," and Robert too, sighed.

At this moment, the children stopped in front of a large window which was fairly overflowing with toys and nick-nacks, and feasted their delighted eyes upon the countless attractions which it contained.

Robert and Belle, who had come out as much on account of the children as for their own pleasure, also stepped up to the window into which they were gazing with longing eyes, and merely keeping an eye upon the children, pursued the conversation which had been partially interrupted by the exclamations of the delighted Robert and Ida, as they viewed this fairy palace, for such it appeared to their astonished vision.

"Yes, I am more truly happy, now," continued Robert, "than I have ever been. I have but one single care or thought upon my mind, and if I could but hope to be relieved from that, I don't think I would ask any other blessing. I have now health, a comfortable situation, enough for all our wants, a nice little wife, and sweet children ; and if a man possessing those can't be happy, he don't deserve anything at all."

"And what is lacking, Robert? I am sure, I can't imagine—your old business?"

"Ah, that's it," said Robert, interrupting his wife. "It is the old business. No, Belle, I have but one wish now ungratified. I wish from my heart, I may be spared to show Uncle George how much I appreciate his kindness, and how bitterly I regret my past folly."

"Amen, with all my heart," said Belle, with great earnestness. I can readily imagine how you must feel. Dear, good old soul."

"Yes, he was a dear good old soul, indeed," echoed her husband, half musingly. "How singular it is, Belle," he continued in his natural tone, "that I should have mistaken him so much. I always took him for a cold, selfish, unfeeling man, who had no heart or sympathy for any one. But if he only knew how my heart yearns towards him; how truly, warmly, devotedly grateful I am for his boundless kindness, I think he would feel better himself. I dare say, he thinks me what I seemed to be, though God knows how changed I am. Why, Belle, I remember on the last night he was at our house—I am sure I can never forget it—he told me, when I was saying how bitterly I repented, that my repentance was only joy that I had escaped the punishment I so richly deserved."

"That was hard of him, Robert."

"No, Belle, it was perfectly true then, though at the time I did not know it myself, and I will tell you why it was true. That very night, after you had gone to bed, I actually began to calculate how much longer I could hold out, now that his generous kindness had relieved me of such

a terrible load. That was downright infamy, but I hardly think I was in my right mind, then. Thank God, I did not stay long in that mind. The next day ended that matter, and I believe, if I know what repentance is, I have never ceased to feel it since. God bless the dear old man, if he could only know how I feel, I am sure he would be happy, and I should feel much better than I ever expect to feel."

"I can feel for you, Robert," said his wife, affectionately, "and I wish I could help you, but I can't."

"Just think, Belle," said Robert, pointing to his children, whose noses were close pressed against the window of the toy-shop, in front of which they had been standing whilst this conversation was carried on, "just think what would have become of those children, if it had not been for uncle George's kindness, and what would have been my lot!" and he shuddered as he spoke.

"I do think of it often, Robert," said his wife, her eyes moistening with tears, as she spoke; "I do think of it, and every night of their lives, those children, after they have said their prayers, say God bless father and mother, and God bless good Uncle George. But come, dear, we must not talk so now or we shall forget that we came out to enjoy ourselves. I dare say it will all come out right, at last."

"I hope so with all my heart and soul," added Robert, with deep earnestness, "and if I am spared a few years in health, I will prove that I was not so unworthy of Uncle George's kindness, as I know he thinks me. Come, little

folks, move on ; you have seen everything there over and over again," he said to the children, who, with exclamations of delight, were moving about in front of the window, finding something new, something wonderful at every glance.

Robert and Belle suffered themselves to be dragged about by their delighted children until after ten o'clock, when they were reluctantly compelled to forego further pleasure, and turned to go home ; though not without casting many wistful glances behind them, for they felt instinctively that there were a great many windows which had not yet been examined.

It was near eleven o'clock when they reached home, and when they ascended to their little parlor, which was not now lighted, for they were too economical to waste oil when there was no one at home, Robert started towards the mantle-piece to procure a match, leaving Belle and the children standing in the door-way.

The lamp was soon lighted, and the children hastily entering the room, began to throw off their hats and furs, chattering and striving to recall to each other a tithe of the wonderful things they had seen that night.

Robert watched their smiling happy faces and glistening eyes, as they talked away, at the same time untying strings, and throwing hats, coats, shawls, and furs into a promiscuous heap upon the sofa.

Belle, who had taken a light and gone into the bedroom, immediately returned, and with looks of pleasure and

surprise wonderfully blended, beckoned Robert, who followed her into the room which she had just left.

"Robert, dear," she said, pointing to the bed and chairs, "I am afraid you have been too extravagant. I know it is a very pleasant surprise, but one quarter of these would have done just as well."

But Robert had no word to say in reply. He gazed around the room with a bewildered look. The bed and chairs and table were covered with parcels whose contents were as great a mystery to him as they were to his wife, for he had no agency in sending them. Such a profusion of parcels was enough to bewilder him, and Belle, who was watching him closely, knew not what to make of his surprised air.

"Why, Belle! Why, my dear, you saw everything I sent home. You put them on the top shelf in the back room pantry. There must be some mistake here," and he approached the bed, which was strewn with packages. "No, it is evidently meant for us. There is my name and number on every package," he said, holding up one parcel. "Some good genius has been at work here."

"I tell you what, Robert, I have no doubt it was some of Susan's work—dear good soul as she is."

"Not a bit of it. Susan is a good dear woman, but she has never been foolish enough to spend her husband's money for such things. No, there is no Susan in this case. Santa Claus himself has been here," he said, laughingly, "for nobody else could carry such a load. Belle, go down stairs, and find out when these things came."

Belle ran down stairs, and ran up again in a moment out of breath.

"Why, they have not been here more than a half an hour. Nobody knows who brought them, only that a carriage drove up to the door, and the driver brought the parcels in, saying they were for Mr. Arnold."

"Well, put the little folks to bed, and we will see what Santa Claus has done for them. Oh, I guess now, Belle," exclaimed Robert, as his wife was about leaving the room, and she half paused to listen to his explanation of the mystery, "it is Mr. Hardman."

"Guess again, Master Robert," she said, with a laugh. "I thought you of all men knew Mr. Hardman better. Do you suppose he would send such things to our children in our present circumstances. Not he. No, it might possibly be Mrs. Jordan, though I hardly think she would have sent them without any message. No matter—let me get the children to bed and then we can open them—perhaps there may be some clue to the secret inside," and while she was preparing the children for bed, Robert was busily engaged in opening the parcels thus mysteriously sent.

There were presents for Robert and presents for Ida, and what struck Belle and Robert as being very singular, was the fact that they remembered distinctly hearing the children, as they were looking into the window of the store in front of which they had been conversing of the past, admiring and wishing especially for toys of this very kind.

And Belle had not been forgotten—there were dress pat-

terns, neat, modest, but beautiful—gloves, handkerchiefs and useful articles of almost every kind, but not one single article of ornament. Belle first gave way to exclamations of delight, as treasure after treasure marked with her name was unfolded ; then she commenced to wonder anew who could be their unknown friend, and she wound up by throwing herself into a chair and giving way to a hearty burst of tears—but they were tears of true happiness, for she felt that they had indeed some friends left who had not forgotten them in their adversity.

The small hours of the morning made their appearance before Robert Arnold and his wife retired to rest, and even then they had not been able to guess out the mysterious friend to whose timely and most unexpected kindness they owed their present pleasure.

CHAPTER XXXVI.

A MERRY CHRISTMAS FOR EVERYBODY

UNCLE GEORGE had spent nearly the entire day before Christmas in riding about from store to store, and purchasing presents for those to whom he was so truly attached—the families of Mr. Benson, and his partner, Henry Scott.

A long rest, late in the afternoon, quite restored him, and he could not resist the longing he felt to go out in the evening for the purpose of watching the hundreds of smiling, delighted children whom he knew would throng the streets at that hour, to gaze upon the bountiful provisions made for their pleasures by the store-keepers. Accordingly, after tea, muffling himself well up, he sallied forth, and was soon enjoying himself to his heart's content, listening to the prattle of the children, as they flitted from window to window.

As he was moving slowly along, with his hands behind him, his bluff, honest face half buried in his muffler, his ear caught the sound of a familiar voice behind him, which caused his pulse to quicken, and he nervously turned his

head half aside, as if to assure himself that he had heard aright.

As he did so, two happy children darted past him, and ran, half frantic with delight, to a large bay-window which was filled with the most beautiful, and attractive toys. In another moment, the parents also passed him, and stood near the window, engaged in conversation, while the children were devouring its contents with their eyes.

Uncle George's ear had not deceived him, for the voice was familiar, and belonged to one who had been very dear to him. It was Robert Arnold, with Belle hanging affectionately on his arm, and they were conversing, as the reader has heard in the preceding chapter, as they passed "Uncle George."

The old gentleman, drawing his muffler closer about his face, posted himself near to the window, as if he, too, was admiring its contents, and while his eyes were seemingly drinking in pleasure from the sight, his ears were devouring every word which fell from his discarded nephew and his wife. It was not, perhaps, perfectly polite in Uncle George thus to play the eaves-dropper, but, as in this case, the adage that "listeners seldom hear anything good of themselves" was reversed, perhaps his offence was at least pardonable.

Two or three times he was on the point of disclosing himself, but he restrained his desire, and remained an unnoticed, but most attentive hearer of every word they had spoken.

When they moved away, calling the children to hurry on, or they would not have time to see one half of the sights if they stopped so long at each window, Uncle George followed them with longing, loving looks, and as they were lost to his sight amid the masses which thronged the street, he pulled down his muffler, and drawing forth his handkerchief, gave two or three blasts which might have been mistaken for the trumpet of Santa Claus. The keen air, or something else, must have affected his eyes, for they were very moist, and he had to wipe them several times, before he could trust himself to move on.

His mind was made up on the instant. A few steps below, he saw an empty carriage standing, and finding it disengaged, he ordered the driver to draw up in front of the store near which he had but now been standing, and entering, he purchased nearly everything which he could remember having heard the children admire, for he had watched them whilst listening to the words which fell from the lips of Robert and Belle.

Nor did he stop there. But, reader, there is no use in trying to tell what he did. His heart was actually overflowing with happiness, and it was Uncle George who had strewn the bed and chairs in Robert Arnold's humble home, with the parcels which had excited so much surprise and wondering curiosity, and he returned to his lonely couch that night a happier man than he had been for many months.

"Merry Christmas ! Uncle George," shouted through the

keyhole of his sleeping apartment on the following morning, aroused him from pleasant dreams, and as he shouted back to the little voices which saluted him, he sprang from his bed, and opening his door admitted them.

A renewed merry Christmas, and a hearty, loving kiss from each saluted him as they entered, and he succeeded in driving them away only by promising to be dressed and in the parlor in five minutes if they would give him a chance—and he kept his word.

Santa Claus had been there too, and the old gentleman was almost as happy in being a witness to the pleasure of those to whom he was so warmly attached, as they were themselves, and he was compelled again and again to praise and admire the liberality of dear old Santa Claus.

Mr. and Mrs. Benson, aroused by the noise which the happy trio were making in the parlor, hastened down stairs, and the greetings of the day were cordially interchanged.

The morning meal was almost untasted by the children, so eager were they to re-examine, and again admire the tokens of Santa Claus's good will for them.

"Benson, do you have any one at dinner to-day?" he inquired, pushing away from the table.

"Oh yes. Scott and his family, of course," said Mrs. Benson, answering for her husband, for she knew that nothing would give her dear old friend more pleasure than the presence of that family.

"You have not asked any one else?"

"No, I had no intention of doing so."

"You can find room for one or two more?"

"Certainly, Mr. Arnold, for a dozen of your friends," said Mrs. Benson.

"Then may I bring one or two without intruding on your pleasure or comfort?"

"What a question to ask, Mr. Arnold," said Mrs. Benson, half reproachfully "May you bring a friend to your own house!"

"We won't quarrel about the ownership of the house, but of course I would not take such a liberty on such a day without at least consulting you. I may bring two or three friends. At what hour do we dine to-day?"

"We shall dine at four, so as to let the children have all the evening to themselves."

"I shall be home by that time. You may as well make calculations for four—and look here, Benson, have something nice for the little folks for night. I love to see them happy, and I feel particularly happy myself to-day. Mind, plenty of nice things for little folks. I am going to church with you, and shan't be home again until I come to dinner. But if I am not home in time, you must not wait for me."

"Why, surely, Mr. Arnold, you won't stay away from home on such a day?" said Mrs. Benson, earnestly.

"Not from such a home if I can help it, I promise you. It will be some extraordinary attraction to keep me away to-day," he replied, with a warmth quite equal to her earnestness; and rising, he followed the children into the par-

lor, where a pleasant hour was passed in watching their happy countenances as they spread out their treasures before him.

After the services at the church, Mr. Arnold parted from the family, promising faithfully to be at home in time for dinner, whether he brought his friends or not.

* * * * *

It was a merry, happy Christmas with Robert Arnold and his family. The children were fairly bewildered with the variety and beauty of the presents which Santa Claus had brought to them, and their longing desire to see and thank him for his goodness was scarcely greater than was that of Robert and Belle to see and thank the unknown friend who had contributed so much to their pleasure and happiness on this happy day.

They also went to church, for their hearts were too full of gratitude to God for the happiness bestowed upon them, and to which they felt they had forfeited any claims by their past follies, to omit testifying it publicly on a day when the whole Christian world was pealing with anthems of thanks and praises, for the greatest and best gift bestowed on sinful man by a merciful God.

And their thanks came from earnest, sincere hearts— hearts which having been in the furnace had come out truer, purer, and more refined by the terrible ordeal to which they had been submitted.

Cheerfully and gaily they walked homeward, the children leading the way, chattering and filled with anticipations of

the pleasure they were to enjoy with their presents, while the hearts of Robert and Belle swelled with emotions of true happiness, as they mutually contrasted their position and feelings on the Christmas last past, with those of the present day.

"Now, then, Robert, you can play with the children, while I see to dinner," and entering her little bedroom, she soon re-appeared disrobed of her holiday dress, and attired for work, with her long check apron covering all, and the sleeves of her frock tucked up above the elbow.

Robert thought he had never seen her look so beautiful, as with a bright, cheerful smile, she turned from him to commence those household duties which she performed so cheerfully, and as he thought in such perfection.

She was soon deeply engaged in the mysterious preparations of their Christmas dinner, and Robert, finding that the children were so much engrossed with their toys as not to require any special watching, told Belle he would take a stroll in the pure air, unless he could be of service to her.

"No, I want no hen Bettys about me—go along, and enjoy yourself. Remember we dine at three, and we don't wait for any of our boarders if they are not at home in proper season."

Robert laughingly took up his hat, and was soon in the avenue which ran near his house, mixed up with the masses who were moving to and fro with smiling, happy faces, exchanging kindly greetings hurriedly as they passed their friends or acquaintances.

Unconsciously he strolled down to Twenty-second street, and before he knew it, found himself in front of his own house, but on the opposite side of the street, and leaning against the railing, his thoughts wandered back to the scenes which had transpired there, and the changes which had been wrought in his own circumstances and position.

He had no sigh of regret for any of the pleasures or luxuries he had ever enjoyed while he was its possessor; but he did sigh when he reflected upon the folly and extravagance which had driven him thence; and a bitter sorrow filled his heart, as he remembered how he had fallen beneath the temptations of pride and fashion, and the escape he had made from well merited infamy and degradation.

The remembrance of his uncle's kindness was now more precious than ever, and he inwardly renewed the vow often before made, that if life and health were spared to him he would prove the sincerity of his repentance and the earnestness of his gratitude to his kind, generous relative and benefactor.

CHAPTER XXXVII.

THE FAST MAN'S CHRISTMAS.

"You have been gone a long time, Robert," said his wife, as with flushed cheeks she approached to greet him on his return, for she had been standing over the fire, and the heat had brought a bright color to her face. "You look sad. What is the matter? has anything happened to you?"

"No, dear, only I happened to stroll down by our old house, and as I stood opposite, watching it, I could not help going over the past in my mind. Thank God, I am a wiser and I hope, a better man, now."

"Thank God, you are, Robert, and I too thank God, that I am a wiser, if not a better woman. I wonder who that can be at this time of day. Oh, I suppose our neighbors down stairs have their friends to dinner. Everybody has friends, you know, on such a day. Susan was to have come here with her family, but it seems that Benson was ahead of me, and engaged them first."

This was said as Belle's ear caught the sound of the front

door bell which had rung while she was speaking, and the sound of heavy footsteps slowly ascending the stairs, convinced her that she had been wrong in her supposition, and that the visitor must be for them, and not for their downstairs neighbors.

A gentle knock at the door was answered by Robert, who started forward and opened it, while Belle, forgetting her working-dress and her tucked up sleeves, stood with eager eyes watching and wondering who on earth had called on such a day.

The door was opened, and as Robert caught sight of the person standing there, he started back. His cheek grew first ashy pale—then he crimsoned to the very temples, and stepping into the apartment, *Uncle George* stood revealed.

The old gentleman was evidently in a high state of excitement, for he had no voice to utter one word of greeting, but stood there for an instant with hands outstretched, and moistened eyes, while Robert and Belle gazed upon him with looks of wonder and amazement.

For an instant they maintained this position, when Robert starting forward, seized both of his uncle's hands, and looking him full in the face, exclaimed, "Uncle George?"

"Yes, Uncle George," said the old man, the tears now raining down his furrowed cheeks, and Robert knew that his pardon was sealed. Throwing himself upon his uncle's neck, he gave way to tears which he could not repress, and for a few moments the long parted friends were clasped in each other's arms.

As for Belle, she was at first too much astonished to say—or do—scarcely to think anything, but at the words, “Yes, Uncle George,” she comprehended the whole, and sinking into a chair near which she had been standing, she joined her husband and his uncle in tears of joy and happiness.

“There, Robert,” said his uncle, gently pushing him from him, and gazing upon him as well as he could through the tears which filled his eyes, “that will do. It’s all over now—don’t say another word. Come here, little woman, and kiss me,” he said to Belle, and rising, she wiped her eyes, and approached him.

“You are a good woman, and a faithful little wife, and I love you,” said Uncle George, clasping her to his heart, and kissing her forehead. “Now let me say a few words, and don’t either of you, as you love me, ever after this, utter one word which can recall the past.

“Robert—Belle,” he continued, taking a hand of either as he spoke, “I heard every word you uttered last night while you were talking of me, and that is why I am here. There—now—not one word. Robert, I have nothing to forgive, and you nothing to remember. Belle, I repeat you are a good woman and a faithful wife, and I love you, and there let it end. What a neat little place you have got,” said Uncle George, suddenly changing the subject, and looking around with evident satisfaction. “Why, Belle, dear, are you cook?”

“Yes, sir, I do general housework,” she said, smiling

through her tears, and hastily pulling down her tucked up sleeves.

"And a good one I know you are to work. Well, little folks," he continued, turning to the children, who had listened silent and amazed while these occurrences were transpiring, "I hope Santa Claus sent you something nice;" and he looked at his own purchases which were strewn over the floor.

"And was it you, Uncle George?" said Robert, turning to him, and pointing to the treasures scattered over the room, "Were you the generous"——

"Yes, I was Santa Claus for this occasion. But really you are very comfortable here, Robert," said his uncle.

"Yes sir, indeed we are, and I owe all this to Belle. She did it all—she hired the house—she furnished it, by selling her jewelry, and she has made it a little paradise. But, Uncle George, you will dine with us, now you are here?"

"I don't know about that," replied Uncle George, looking about the room with an expression of pleasure. "I had intended that you and Belle and the children should go with me."

"Oh, no, dear Mr. Arnold," said Belle entreatingly, "do stay with us this once. It will make us all so very, very happy."

"Yes, uncle, add to other favors by granting this one. No one could give you a more hearty welcome," urged Robert.

“Well, have your own way. I did promise partly, that I should be home at dinner, but they can get along without me, and we can all go around in the evening. So, Belle, go and attend to your cooking,” and he glanced at her flushed face and hands red with work and the heat of the fire. “I ordered a carriage to be here at half past three to take you with me, but I can send it away until five o’clock ; that will be time enough to go around. There, go along. I want to have a few words with Robert. Go along and play, children, I want to talk to father. Sit down, Robert,” and as Belle left the room to attend to the culinary department, uncle and nephew seated themselves on the sofa, and Robert, at his uncle’s request, gave him a detailed history of his transactions while he was in business, and when he frankly mentioned the enormous sums he had paid to Mr. Gripe, in order to sustain his falling credit, and to enable him to keep up his extravagant mode of living, Uncle George opened his eyes very wide, and rubbed his nose vehemently, but said nothing.

As frankly he told of his trials and struggles since his failure. He spoke in terms of the warmest love and eulogy of Belle and her devotion, of the efforts she had put forth to keep up his spirits, and to encourage him to hope, when to hope seemed but folly.

“And she has been working at embroidering, besides attending to the house and children?” asked Uncle George, looking in the direction of the kitchen, as if wishing that Belle would come out, so that he might look again upon

one with whose good qualities he had so recently become acquainted.

"Yes, she earns regularly from five to seven dollars a week, and if it had not been for her, I should have found it hard work to save anything. Five hundred a year was all I got at first, and it was pretty hard for me, but when I found I *must* live on it, I did, and I think I may safely say, I never was happier in my life. And, Uncle George," added Robert, proudly, "I have learned lessons which can never be forgotten. I have learned to *save* money."

"You can save, eh," said his uncle smiling, "then there is some hope of you ; any man can earn money, but give me the man who knows how to save."

"Yes, and I have mine to show for it. Why, Uncle George, I never was prouder or happier in my life than when I could count my first hundred dollars. It seemed a small fortune to me, and I remember that my first thought, as I counted it over, was, how happy I should be if I could only save enough to pay ——"

"There, that will do, Robert, that is forbidden ground," interrupted his uncle. "Here comes Belle. Go, help her out with the table ;" he said, as Belle entered from the kitchen with her sleeves again rolled up, and her eyes sparkling with pleasure. Uncle George watched her as she flitted about the table setting the plates, and keeping up the while a running fire of pleasant remarks to her husband and his uncle.

Dinner was soon ready and served, and, perhaps, it

would have been difficult to find in all New York a happier family than the one seated at that humble table.

Uncle George found everything delightful. He praised the turkey and the cook, and as for the dessert, he had never before eaten anything like it. Really he would speak to Mrs. Benson, and see if he could not get her to engage Belle's services in the kitchen.

Merrily, cheerfully, and happily the meal passed. No word was spoken of the past—no allusion even made to it, and the hearts of Robert and his wife swelled with gratitude as they looked at the dear, kind old man who had wrought so much happiness.

The hours flew by, and as the clock struck five, the carriage drove up to the door.

"Now, Belle, hurry and get the little folks ready. Benson will be woefully disappointed at my absence from dinner, and I must make it up by getting back as early as possible. Come, cook, hurry!" and as Belle passed him on her way to her own room, he drew her towards him and imprinted a kiss upon either cheek, with an earnestness which caused the tears to start from her eyes, but they were tears of happiness, and as he followed her with his eyes until the door closed upon her, involuntarily he raised his handkerchief to his own eyes—perhaps from sympathy with her.

CHAPTER XXXVIII.

A FAMILY MEETING.

MR. AND MRS. BENSON, with Scott and his wife, were seated around the glowing fire in the parlor of Mr. Benson's house. They had passed the hours since their return from church in social conversation, interrupted very frequently by remarks expressive of their wonder at the absence of "Uncle George."

"I declare it is too bad !" said Mrs. Benson, with an air of vexation. "He has no right to be absent on such a day."

"Really, Mary," said her husband, laughing, "I think you are as bad as Nelly. She won't allow him to go out without telling her where he is going, what he is going to do, and when he is coming back."

"I do wonder, said Susan, where he will dine. It is four now, and he won't be home, I am sure."

"He's doing some good, I'll engage," said Mrs. Benson, with an air of half-vexation, rising and ringing the bell, and when the servant appeared, directing her to serve the din-

ner at once, as it was past the time, and Mr. Arnold evidently would not be home.

He did not come, as the reader is aware, and the Christmas meal was eaten without his presence, much to the sorrow of Nelly, whose place was by his side, and who took a great deal of time which ought to have been devoted to eating, in entering complaints of Uncle George, and uttering threats of what she would do when he returned.

The meal finished, the sliding doors leading to the dining room were drawn, and the families returned to the parlors to resume their wonder where Mr. Arnold could have gone.

The children were deeply engaged in the back parlor with their toys and playthings, the gifts of good "Santa Claus," when the sound of carriage wheels stopping in front of the house, caused a cessation of conversation on the part of the elders, while the children dropped their playthings and ran to the windows, eager to greet "Uncle George," for they felt that it must be himself.

"There he is!" exclaimed the delighted Nelly, who had eyes for no one else, and she fairly flew to the door in her anxiety to greet her friend and playfellow.

As soon as the children had announced that "Uncle George" had arrived, the whole family felt at liberty to go to the windows to look at his welcome face, and first of all was Susan Scott.

At the moment she reached the window, Uncle George was in the act of handing Belle from the carriage, and at the first glimpse of her, Susan could not conceal her delight,

and with a slight scream which might have been variously interpreted, she sprang to the parlor door, and in a moment was in the hall awaiting the opening of the front door.

Belle's eyes first lighted on her, and dropping the arm of Uncle George, the sisters were clasped in a warm embrace, before her companion could well divine what had become of his charge.

"Dear Belle," and "dear Susan," were rapidly interchanged, mingled with kisses and tears; and with an arm around each other's waist they entered the parlor, closely followed by Uncle George, whose handkerchief was in constant requisition, he had such a cold in his head.

Robert and the children brought up the rear, and as they entered the parlor and the door was closed, Uncle George, turning to the family, who had arisen at the entrance of Belle and Susan, and who knew not what to make of the scene, said simply, "My nephew," but it was enough. The whole was at once comprehended, and Mr. Benson advancing, extended his hand, and grasped that of Robert Arnold warmly, saying only, "I am very glad to see you."

As for the females, their ready perception caught the whole on the instant, and before Belle knew where she was, she found herself in the back parlor, with Mrs. Scott and Mrs. Benson, whose endearing epithets could scarcely bring her to a realization of her position.

Mrs. Benson untied her hat, Susan unpinned her shawl, and the latter, as she drew the garment from her shoulders, turned and imprinted a warm kiss of love upon her forehead.

Belle gazed silently and amazedly at them for an instant, then sinking upon a sofa she covered her face with her hands, and gave way to a burst of tears which could no longer be repressed. Her heart was actually overflowing with happiness, and the only outlet was through her eyes.

"Come, baby," said Susan, wiping her own eyes, and seizing her by one arm, while Mrs. Benson took the other, "wipe your eyes and behave yourself before company," and thus they led her into the front parlor. In the front room a scene not very different was being enacted.

As soon as Mr. Benson and Scott had exchanged greetings with Robert Arnold, he went to a sofa, and seating himself, looked about as if unable to realize the circumstances which surrounded him. There stood Uncle George with his hand behind him, gazing affectionately upon him. On either hand were comparative strangers, but the warmth of their welcome had led him to think they would not long be so. His wife was in the other room with Mrs. Benson and Susan, and his children had already found friends. He knew not what to make of it, but he was very happy, though he could not tell exactly why, and as he looked from his uncle to his friends, and turned from one to the other, as if asking a solution to the enigma which was puzzling him, his eyes began to moisten, and what he might have done or said it would be difficult to conjecture, had he not been aroused by his uncle, who advanced towards him, blowing his nose with unusual violence, and said :

"Come, young man, you are making an old fool of me. I'll thank you to remember that you are in company

now. Benson, shake him up, and see if you can't teach him to behave himself. Ah Belle," he said, turning to his niece who was advancing, supported on either hand by Mrs. Benson and Susan, "see how Robert behaves! Can't you teach him better manners?"

Belle could only shake her head, and look appealingly at Uncle George. She had no voice for words, but Uncle George had, and in tones which showed the terrible struggle within, he said, "this is all confounded nonsense."

"Mrs. Benson—Susan—this is my nephew—my niece, Belle," said Uncle George, pointing to each as he spoke, quite forgetful that he had already performed the very unnecessary ceremony of an introduction, and as the ladies addressed swept to the very floor with the profundity of the courtesy with which they acknowledged the introduction, their husbands laughed outright.

"I should like to know what you are laughing at?" said Uncle George, quite innocently.

"Mrs. Scott," said Mrs. Benson, with assumed dignity, "permit me to present to you Uncle George's niece, Mrs. Arnold," and she led Belle towards Susan; but with one impulse they sprang forward, and in an instant were clasped in each others arms.

"There, now you know each other," said Uncle George. "How about dinner? I suppose, of course, you waited for me."

"Of course we did not, sir," replied Mrs. Benson, very demurely. "If members of my family cannot come home in seasonable hours, they must take what they can get."

"Well, I must do without, I suppose. But, Mary, I have found a cook for you. You know you have found a great many faults lately, with Jane," and he looked mischievously at Belle, whose color was rising. "I will put Belle against any one in this house."

"No, thank you, said Mrs. Benson, laughing, "I am afraid you would be in the kitchen all the time if I had a cook of your choosing, and everything might be spoiled. I shall keep Jane yet awhile. So, Belle, you must look out for another place."

"Never mind them, Belle," he said, soothingly. "They don't know much. Come here and sit down by me," and seating himself on the sofa by the side of Robert, he drew Belle towards him, and encircling her with one arm, extended the other hand to his nephew, who pressed it with affectionate warmth.

"You are not so handsome as Susan," said the happy old man, gazing affectionately in the face of his niece, now fairly glowing with happiness, and turning thence to Susan, who stood looking at them with eyes glistening with pleasure.

"I am not half so good, Mr. Arnold," she said, "and you know 'handsome is who handsome does.'"

"Susan Scott, what is my name?" he said to Susan.

"Uncle George," she replied, catching at his purpose.

"Mary Benson, what is my name?"

"Uncle George, when you behave yourself," she replied, with a laugh.

"Belle, I'll thank you to remember that. You may 'Mis-

ter' this fellow as much as you choose," and he shook Robert's hand, "but I'm Uncle George, and I don't like to be called out of my name. You understand?" and Uncle George drew her to him with a force which under ordinary circumstances might have endangered her ribs, but which did not hurt her at all now, and he wound up by a tremendous kiss, which might have been heard in the next house.

"Uncle George! Uncle George!" screamed Nelly, from the further end of the back parlor, where the whole six were on their hands and knees, deep in the mysteries of toys, "Come here, quick! I've got something to show you."

"Nelly, I am ashamed of you. Bring it here yourself. How dare you ask Uncle George to come to you?"

But neither Nelly nor Uncle George heeded the reproof, and in another moment he too was on the floor, listening to their expressions of admiration and delight as they exhibited their treasures to him.

While he was engaged with the little folks, their parents were engaged in animated, friendly conversation, and it would be hard to find a happier group than was gathered in that parlor.

Mrs. Benson had not forgotten the "nice things" for the evening, and thanks to Uncle George, the children had abundant reasons to remember the occasion, for whenever their parents' backs were turned, he so crammed them with sweets, it required full three days for them to recover from

the consequences of his well-meant, but injurious indulgence.

The evening was passed, as the reader may imagine, happily, and when the carriage was announced which was to convey Robert and his family to their home, Uncle George seemed so loth to part with them, that Mrs. Benson, out of pure compassion for him, as she declared, sent it away with directions to return in the morning, and insisted on retaining them for the night, and Uncle George thanked her with a look which spoke more eloquently than words.

CHAPTER XXXIX.

DRAWING TO A CLOSE.

EARLY in the month of January, Robert Arnold was seated in the store of Ames & Johnson, when he was more surprised than pleased by a visit from his old friend, Gripe.

"My dear fellow," said the honest broker, advancing with extended hand, "I am so glad to see you. I had lost the run of you until I happened to take up the *Courier* this morning, and I saw, I need not say with how much pleasure, that you had been taken in partnership. I assure you, I am very glad," he continued, shaking Robert's hand very warmly with both his own.

"Yes, Gripe, I am on my feet again, you see."

"Of course, you won't forget your old friend. You know, Arnold, I never disappointed you. By the way, can I do anything for you now? Money is rather easy."

"Not just now," replied Robert, with a quiet smile, for he knew his man. "Not just now. Besides Gripe, I have found a broker who says he can get all I want at two and a

half, and you hardly ever let me off less than three per cent. a month."

"Two and a half per cent.," exclaimed Gripe, his face actually crimsoning with virtuous, honest indignation at the bare mention of such a rate, "why, the man must be an inborn rogue, to ask such rates as money is now. Ah, I see you have not been in the street, lately, Arnold."

"I have not, indeed, Gripe," said Arnold, very meaningfully.

"Money is easy now, and I would not think of paying over one and a half. Why, that man's a rascal. Mind my words, Arnold, and don't you trust him. Two and a half, indeed! He ought to be drummed out of the street for such extortion;" and at the very recollection, Mr. Gripe was so much excited he could hardly find vent for his indignation.

"Well, Gripe," said Robert, rather maliciously, "when I'm in a tight spot, I'll be sure to find you out."

"Thank you, Arnold. You'll always find me prompt. But wasn't I right about that Moonshine stock?" and Gripe made a playful motion of poking Robert in the ribs.

"Never mind that now," said Arnold, a shade crossing his face. "That's passed. When I have occasion, you may rely upon it, I shall not forget you;" and with this very equivocal expression, he politely bowed the broker out of his office.

"Well, Robert," said a familiar and dearly remembered

voice, as he sat musing upon the past, which had been called up by the presence of Mr. Gripe ; " at it again ? That's right, never give up the ship."

" Aye, Mr. Hardman," said Robert, advancing and seizing his friend's hand, " but the ship gave me up once. She sank under me."

" You carried too much cargo or too much canvas, then."

" Not exactly either one. I sowed the wind and reaped the whirlwind, and it caught me with all sail set. But I was not quite wrecked as you see, thanks to dear old Uncle George."

" I thought you would turn up right one of these days. No, I can't say exactly say I thought so, but I hoped you would, and I am glad to see that you have."

" If I had only heeded you at first, Mr. Hardman."

" You would not have known as much as you do now. No, it's all for the best. I have kept the run of you ever since your failure."

" You were kind to think of me, Mr. Hardman."

" Oh no. I didn't like to have it said that any one in whom I had ever taken any interest should have broken down entirely. But somebody else has kept an eye on you, also."

" What, Uncle George ? Do you mean him ?"

" No one else, that I remember, thought you worth watching."

" God bless him ! You don't know how much I owe to that dear good soul."

"Yes, I do. Ten thousand three hundred dollars and the interest, besides the five thousand he advanced you when you first set sail."

Robert looked steadily at his friend for an instant, as if he would read his very soul; but there was nothing in his expression to lead to the belief that he knew *all* of his obligations to his uncle, and he therefore kept his own counsel.

"Yes, he has had his eye on you more than you dreamed of. You remember when your salary was increased and your concern gave you two hundred and fifty dollars as a present."

"Of course I do. That was one of the happiest days of my life."

"That was your uncle's work. He got me to manage that, so that you would not discover his agency in the matter. The concern were told how to act, and they did just as he wished. Ah, Robert, you have a friend there worth having."

"And worth keeping, too," said Robert warmly. "But what a mess of troubles I might have saved if I had only listened to your advice at first, when I spoke of buying that house. Yes, if I had only waited the half-hour on the day I bought it, who knows what might have turned up? Well," he added, with a sigh, "I hope it's all for the best."

"I have no doubt it is. You have laid in now a large stock of experience, which has cost you a great deal. Don't waste it, nor forget the lessons it has taught you."

"Mr. Hardman, my experience has been so dearly bought,

I can never forget," and Robert spoke with unwonted earnestness. "I would not live the three years of my life over again, as I did in that house in Twenty-second street, for three times what I spent there, and I would not suffer again what I have suffered from my own folly for untold wealth. No, no, wisdom has come to me at last, and thank God not too late but that I may profit by it."

"What was Gripe after just now?" I saw him going out as I came in."

"Oh, he came to congratulate me that I had got on my legs again, and to hope that I would not forget his past services. I don't think there is much danger of that. The burnt child dreads the fire, and I have no idea of ever trying again how long a man can hold out who borrows at *three per cent. a month.*"

CONCLUSION.

A PARTY of three gentlemen were seated one afternoon, not many months ago, in the well-known and much frequented dining-room of Rilley in Pine street, where, surrounded by everything which a luxurious and refined taste could command, they were enjoying their dinner—no, not enjoying it as yet. They had given their orders, and while awaiting their fulfillment, were engaged in friendly and apparently interesting conversation.

The table was covered with silver ware and cut glass, and it was evident from the manner of the trio, that they had come for enjoyment, for there was not that appearance of hurrying about either of them, so fatal to the true appreciation of a meal, and so common to those who do business in the lower part of the city, and who when they do permit themselves to indulge in a meal at all during business hours, dispatch it with a haste which would seem to indicate that the time for eating was actually begrudged.

It was past the regular business hours, and here in that mirrored and gorgeous saloon, the party had met after the

cares and troubles of the day to enjoy their well earned dinner.

Robert Arnold was one of the trio—an invited guest, and the subject of conversation at the time, was the successful trip which one of them had just taken to Boston, in search of a debtor whom he had caught on board the steamer there, as she was about leaving for Europe. He was narrating with great glee his adventures in search of the runaway, and the schemes he had adopted to detect him, when suddenly turning to Arnold, he said,

“By the way Arnold, I saw an old friend of yours on board the steamer, who said he was going to take a short tour—Ah, here is the dinner,” he interrupted, as the waiter appeared laden down with the massive silver ware, which shone like the mirrored walls.

“You saw a friend of mine, Barton, on board the steamer?” queried Arnold, as the waiter busied himself in arranging the dishes.

“Yes, your old friend Gripe.”

“Good Heaven ! Barton,” exclaimed the third of the trio, Mr. Emmons, a young dry goods jobber, who, as report said, was doing a flourishing business ; and as he spoke he actually trembled.

“Why, what on earth is the matter, Emmons?” said Mr. Barton, surprised at the agitation of his friend at such a very simple announcement.

“Are you sure he went in the steamer?”

“Very sure—for I saw him on the paddle box after she

left the wharf, and he waved his hat very gracefully to me."

"Then there is a dead loss of twelve thousand dollars to me."

"My dear fellow," exclaimed Mr. Arnold, whose past experience led him at once to conjecture how that loss had been incurred. "Has he done you out of so much?"

"Every dollar," replied, or rather groaned, Mr. Emmons, rising from the table with a most saddened expression of countenance; and taking his hat, he prepared to go, leaving his meal untasted. His friends arose at the same moment, but forbore to arrest him, as they could well imagine that after such news, he could have very little appetite, and briefly explaining how Mr. Gripe had managed to "do him" to so large an extent, he took his leave, and the meal, the enjoyment of which was anticipated with so much pleasure, was finished by Arnold and his friend in comparative silence.

The explanation was simply that Mr. Emmons had intrusted Gripe with nearly twelve thousand dollars of "bills receivable" on which to raise a few thousands for temporary use. The honest brother had advanced Mr. Emmons a thousand dollars out of his own funds, as he said, promising to secure the remainder in a couple of days, and during those days, he had managed to dispose of the entire line of notes, and with the proceeds had started to take the tour of Europe. As he has not been heard from since, Mr. Emmons is exceedingly fearful that he may have

met an untimely end, and his return is awaited by that gentleman with the most anxious solicitude.

Very little need be written further in bringing this narrative to a close. Robert Arnold, the quondam fast young man, lives now among us, a thriving, prosperous, and honored merchant. The experience he acquired, was very dearly paid for it is true, but it has served him faithfully, and the lessons inculcated have not been forgotten.

The advice and countenance of his tried friend, Mr. Hardman, the generous sympathy and counsel of his dear good Uncle George, have enabled him to look back upon the past, with sighs indeed of bitter regret, and to the future with chastened expectations, and desires more subdued. He had indeed passed a terrible ordeal, and owed his escape to the attachment of those with whose worth he was before unacquainted, and his heart overflows with deep and abiding gratitude as he thinks upon the unmerited kindness which had been extended to him.

He resides now in a neat, unpretending, but comfortable house, for which he pays an annual rent of several hundred dollars, and is quite content to be surrounded with comforts, though abundantly able to indulge in luxuries, for he has learned that the mere possession of wealth, or the indulgence in luxuries, does not bring happiness. He has abandoned his desires to secure any *position*, save that which it is in the power of every man to acquire, by honesty, industry, and frugality. He has won the honor, regard, and esteem of all with whom he is brought in contact, and a consciousness

that his conduct merits all that he receives of commendation, makes that doubly pleasant.

Belle Arnold is one of the happiest wives in New York. She was tried in the furnace and came out like gold, the better and purer and truer for the trial. Blessed with the love of her husband, who indeed almost idolizes her—surrounded with every comfort, and cheered by the kind friendship and affection of those most dear to her, what more could her heart desire ?

Susan Scott, Mrs. Benson, Mrs. Hardman, and Mrs. Jordan, are her intimates, and no week passes in which they do not meet. Her children are growing up and give promise of future usefulness. They are favorite scholars at one of our best public schools, and bid fair to become ornaments to society. Dear old Uncle George is living, honored and loved of all who know his worth. His time is equally divided between Mrs. Benson, Susan Scott, and Belle Arnold, by all of whom he is devotedly loved, and heartily welcomed. He has almost succeeded in spoiling Mrs. Benson's children, but there is hope for them yet, for as they have grown older, they have grown more appreciative of parental love and example, though they have lost none of their love for dear Uncle George.

He is enjoying now, in a green old age, the comfort and happiness due to a well spent life, and is awaiting patiently, but with entire resignation, the summons which shall take him to his final reward.

The firm of Benson and Scott, stand among the first in

their vocation, in the city. They have acquired a reputation for skill, integrity, and promptness, which has encircled them with friends, and their future seems as bright as their fondest hopes could lead them to anticipate.

Of Susan Scott, more perhaps ought to be said, but it could only be said or written now in violation of a pledge of secrecy. Uncle George has often been importuned to make her more acquainted with the nature of his former intercourse with her mother, and his reason, for extending to her so many acts of kindness and generosity. But he has told her that in good time she shall know all. It will be time enough for her to know it when he chooses to tell her, and as she has been compelled to rest content with this equivocal promise, the reader, who has not so much cause for wishing to know his secret, can do no less also than await Uncle George's time, when he will doubtless impart the desired information.

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